SDCCU® Double Payback Days® 2026 Sweepstakes Official Rules

San Diego County Credit Union
sdccu.com®

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE PROMOTION.
A PURCHASE WILL NOT IMPROVE YOUR CHANCE OF WINNING.
VOID WHERE PROHIBITED BY LAW.

SPONSOR. San Diego County Credit Union, PO Box 261209, San Diego, CA 92196 ("**SDCCU**" or "**Sponsor**").

Entry Start & End Dates:	Starts on November 1, 2026 at 12:00 a.m. Pacific Time ("**PT**") and ends on December 26, 2026 at 11:59 p.m. PT.
Winner Selection Date:	The 2026 Double Payback Days Sweepstakes (the "**Sweepstakes**") consists of eight (8) weekly entry periods and drawings (each week, a "**Sweepstakes Period**"), to take place as follows: Start: 11/1/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 11/7/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 11/11/2026 at 5:00 p.m. PT Start: 11/8/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 11/14/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 11/18/2026 at 5:00 p.m. PT Start: 11/15/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 11/21/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 11/25/2026 at 5:00 p.m. PT Start: 11/22/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 11/28/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 12/2/2026 at 5:00 p.m. PT Start: 11/29/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 12/5/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 12/9/2026 at 5:00 p.m. PT Start: 12/6/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 12/12/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 12/16/2026 at 5:00 p.m. PT Start: 12/13/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 12/19/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 12/23/2026 at 5:00 p.m. PT Start: 12/20/2026 @ 12:00 a.m. PT End (date by which all entries must be received): 12/26/2026 @ 11:59 p.m. PT Winner Selection Date: on or about 12/30/2026 at 5:00 p.m. PT
Eligibility:	Any legal U.S. resident of the fifty (50) United States and the District of Columbia, excluding New York and Florida, who is at least eighteen (18) years old or older at the time of entry.
How to Enter:	Each SDCCU Visa® debit card transaction, made as credit, posted to your account during the applicable Sweepstakes Period will count as one (1) entry into the Sweepstakes. Entries are valid for the Sweepstakes Period during which they post to your account. Voided, credited, and fee transactions do not qualify.

	SDCCU Cash Cards, ATM Cards, and Gift Cards do not qualify. In the event that there is more than one holder of the selected account, the primary member named on the account shall be deemed the entrant.
Prize and Value:	Up to eight (8) Grand Prizes will be awarded. The Grand Prize consists of SDCCU paying for double the value of one (1) transaction from the applicable Sweepstakes Period with a minimum prize value of at least $100 and up to $1,000 (Approximate Retail Value ("**ARV**"): up to $1,000).

Entry in the Sweepstakes does not constitute entry into any other promotion, contest, or sweepstakes.

ALTERNATE FREE METHOD OF ENTRY. To enter the Sweepstakes without making a transaction, hand print in blue or black ink on a standard 3 x 5 inch card your full name, complete home address including zip code, birth date, email address and telephone number and mail it to San Diego County Credit Union, Double Payback Days 2026 Sweepstakes Entry, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196 to receive fifteen (15) entries into the Sweepstakes. No copies, facsimiles or mechanical reproductions will be accepted. The card must be postmarked during a Sweepstakes Period and received by the applicable Winner Selection Date to be entered into the drawing for that Sweepstakes Period. Entries received after the Winner Selection Date in any given week, will be considered to be received during the following Sweepstakes Period. Mail in entries must be postmarked by the end of the last Sweepstakes Period and received by the final Winner Selection Date on or about Thursday, December 31, 2026, at 5:00 p.m. PT to be eligible for the final drawing.

ELIGIBILITY. Employees, vendors, Board Members, volunteers and consultants of SDCCU and its subsidiaries, and their immediate family members (e.g. parents, children, siblings, spouse) and members of their households (whether related or not) are not eligible to win. Sweepstakes is void in Florida, New York, Puerto Rico, U.S. territories and possessions, outside of the United States and where restricted or prohibited by law. Sweepstakes subject to all applicable federal, state and local laws. SDCCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes or redemption of prize. Entries by ineligible persons, fraudulent entries or entries created in error will be disqualified and an alternate entry selected. Business accounts are not eligible.

GENERAL CONDITIONS OF ENTRY. SDCCU is not responsible for, and will not accept, lost, late, incomplete, delayed, damaged, destroyed, deleted, erased, stolen or illegible entries. SDCCU will not verify receipt of entries for entrants. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of SDCCU and none will be returned. SDCCU assumes no responsibility for any error, problem or malfunction (human, technical or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. Sponsor is the official timekeeper for the Sweepstakes. Except as otherwise contemplated in these Official Rules, and to the extent entrants may otherwise elect at the time of entry, personal information collected in connection with the Sweepstakes will be used in accordance with Sponsor's online privacy policy located at http://www.sdccu.com/disclosures. Any communication or information transmitted to Sponsor by email or otherwise is and will be treated as non-confidential and non-proprietary. Entry must be made by the entrant as set forth above. Tampering with the entry process or the operation of the Sweepstakes, including but not limited to the use of any device to automate the entry process, is prohibited and any entries deemed by Sponsor, in its sole discretion, to have been submitted in this manner will be void. In the event a dispute regarding the identity of the individual who actually submitted an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible. To obtain a list of winners or these Official Rules, send a self-addressed, stamped envelope to: San Diego County Credit Union, 2026 Double Payback Days Sweepstakes Winners/Official Rules, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196. Specify "winners list" or "official rules" in your request.

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AGREEMENT TO OFFICIAL RULES. Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of SDCCU, which are final and binding in all matters relating to this Sweepstakes.

ODDS. The actual odds of winning depend on the number of eligible entries received.

PRIZE DRAWINGS. Potential winner will be selected in a random drawing by a SDCCU representative on or about the Winner Selection Date from among all eligible entries received during the Sweepstakes Period. Winners will be notified via phone, email or other methods using the contact information on file for the potential winner. Entrants may only win one (1) time. SDCCU will make its best reasonable effort to contact all winners. If any potential prize winner does not respond to prize notification attempts within two (2) days of the first notification attempt (or such shorter time as exigencies may require), is found to be ineligible, or if he or she has not complied with these Official Rules or declines the applicable prize for any reason prior to award, such potential prize winner will be disqualified and an alternate winner may be selected. Sponsor may successively attempt to contact up to two (2) potential prize winners in accordance with such procedure, and if there is still no confirmed prize winner after such attempts have been made, if any, the applicable prize may go unawarded.

GENERAL PRIZE CONDITIONS. Exact prize components are subject to change without notice. No cash alternative or substitution of prize will be allowed, except Sponsor reserves the right in its sole discretion to substitute prize of comparable value if any prize listed is unavailable, in whole or in part, for any reason. Prize will be awarded only if the potential prize winner fully complies with these Official Rules. All portions of the prize(s) are non-assignable and non-transferable. Any prize pictured in point-of-sale, online, television and print advertising, promotional packaging, and other Sweepstakes materials are for illustrative purposes only. All details and other restrictions of the prize(s) not specified in these Official Rules will be determined by Sponsor in its sole discretion. Each potential winner may be required to execute an Affidavit of Eligibility, a Liability Release, and where imposing such condition is legal, a Publicity Release (collectively, the "**Prize Claim Documents**"). If any potential winner fails or refuses to sign and return all Prize Claim Documents within two (2) days of prize notification (or such shorter time as exigencies may require), the winner may be disqualified and an alternate winner may be selected. In no event will more than the stated number of prizes be awarded. SDCCU reserves the right to void or reverse the awarding of any prizes obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes. **ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.**

TAX ISSUES. SDCCU will report all prize winnings to the appropriate state and federal agencies as required by applicable law. **ALL TAXES, FEES, SURCHARGES OR LIABILITIES ON OR RELATING TO PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER. PAYMENT OF ANY FEDERAL, STATE OR LOCAL TAXES WILL BE THE OBLIGATION OF THE WINNER AND ANY COSTS NOT SPECIFICALLY IDENTIFIED HEREIN ARE THE RESPONSIBILITY OF THE PRIZE WINNER.**

PUBLICITY AUTHORIZATION. By participating in the Sweepstakes, in addition to any other grants which may be granted in any other agreement entered into between Sponsor and any entrant in the Sweepstakes, each entrant irrevocably grants the Sweepstakes Entities (defined below) and their respective successors, assigns, and licensees, the right to use such entrant's name, photograph, likeness, voice, biographical information (including, but not limited to occupation), statements, and address (city and state) in perpetuity, in any and all media for any purpose, including, without limitation, advertising and publicity purposes and announcing winners on the radio, as well as in connection with the Sweepstakes, without further compensation and hereby releases the Sweepstakes Entities from any liability with respect thereto.

GENERAL LIABILITY RELEASE/FORCE MAJEURE: Entrants agree that officers, directors, and employees of Sponsor and its parent, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies (all such individuals and entities referred to collectively as, the "**Sweepstakes Entities**") (A) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in the Sweepstakes or any Sweepstakes-related activity, or from entrants' acceptance, receipt, possession and/or use or misuse of any prize, and (B) have not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize's quality or fitness for a particular purpose. Sponsor assumes no responsibility for any damage to an entrant's, or any other person's, computer system which is occasioned by participating in the Sweepstakes, or for any computer system, phone line, hardware, software or program malfunctions, or other errors, failures, delayed computer transmissions or network connections that are human or technical in nature. Without limiting the generality of the foregoing, Sponsor is not responsible for incomplete, illegible, misdirected, misprinted, late, lost, damaged, stolen, or postage-due prize notifications; or for lost, interrupted, inaccessible or unavailable networks, servers, satellites, Internet service providers, websites, or other connections; or for miscommunications, failed, jumbled, scrambled, delayed, or misdirected computer, telephone or cable transmissions; or for any technical malfunctions, failures, difficulties or other errors of any kind or nature; or for the incorrect or inaccurate capture of information, or the failure to capture any information. Sponsor reserves the right in its sole discretion to disqualify any individual who is found to be tampering with the entry process or the operation of the Sweepstakes, to be acting in violation of these Official Rules, or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Sweepstakes, or to annoy, abuse, threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. No mechanically reproduced, illegible, incomplete, forged, software-generated or other automated multiple entries will be accepted. Sponsor reserves the right to modify, extend, suspend, or terminate the Sweepstakes if it determines, in its sole discretion, that the Sweepstakes is technically impaired or corrupted or that fraud or technical problems, failures, or malfunctions or other causes beyond Sponsor's control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Sweepstakes as contemplated herein. In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding prizes or continuing with the Sweepstakes as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation, public health crisis, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each a "**Force Majeure**" event or occurrence), then subject to any governmental approval which may be required, Sponsor shall have the right to modify, suspend, extend, or terminate the Sweepstakes. If the Sweepstakes is terminated before the designated end date, Sponsor will (if possible) select the winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Official Rules will be awarded. These Official Rules cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Sponsor. Unless otherwise state in these Official Rules, the invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. Unless otherwise stated in these Official Rules, in the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

GOVERNING LAW/JURISDICTION: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES

OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE SWEEPSTAKES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF CALIFORNIA WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OR CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. FOR THE PURPOSES OF ANY DISPUTES HEREUNDER, BY ENTERING THIS SWEEPSTAKES, EACH ENTRANT AGREES THAT ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN ANY WAY RELATED TO THIS SWEEPSTAKES SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND CONSENTS TO THE EXCLUSIVE JURISDICTION AND VENUE OF THE APPROPRIATE STATE OR FEDERAL COURT SITUATED IN SAN DIEGO COUNTY, CALIFORNIA.

ARBITRATION PROVISION: By participating in this Sweepstakes, entrant agrees that any and all disputes entrant may have with, or claims entrant may have against the Promotion Entities relating to, arising out of or connected in any way with (a) the Sweepstakes, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate (a "**Claim**"), will be resolved exclusively by final and binding arbitration in accordance with the Rules of the American Arbitration Association ("**AAA Rules**"). The arbitration will be heard and determined by a single arbitrator. The arbitrator's decision in any such arbitration will be final and binding upon the parties and may be enforced in any court of competent jurisdiction. The parties agree that the arbitration will be kept confidential and that the existence of the proceeding and any element of it will not be disclosed beyond the arbitration proceedings, except as may be required by applicable law.

If entrant demonstrates that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the administrative costs and arbitrator's fees required for the arbitration as the arbitrator deems necessary to prevent the cost of the arbitration from being prohibitive. In the final award, the arbitrator may apportion the costs of arbitration and the compensation of the arbitrator among the parties in such amounts as the arbitrator deems appropriate.

This arbitration agreement does not preclude entrant from seeking action by federal, state, or local government agencies. Entrant and Sponsor also have the right to bring qualifying claims in small claims court. In addition, entrant and Sponsor retain the right to apply to any court of competent jurisdiction for provisional relief, including pre-arbitral attachments or preliminary injunctions, and any such request shall not be deemed incompatible with these Official Rules, nor a waiver of the right to have disputes submitted to arbitration as provided in these Official Rules.

Neither entrant nor Sponsor may act as a class representative or private attorney general, nor participate as a member of a class of claimants, with respect to any Claim. Claims may not be arbitrated on a class or representative basis. The arbitrator can decide only Entrant and/or Sponsor's individual Claims. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. If for any reason a claim proceeds in court rather than in arbitration we each waive any right to a jury trial.

THIS SECTION LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE CLAIM, THE RIGHT TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED IN AAA RULES, AND THE RIGHT TO CERTAIN REMEDIES AND FORMS OF RELIEF. OTHER RIGHTS THAT ENTRANT OR SPONSOR WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. If any provision of this Section is found to be invalid or unenforceable, then that specific provision shall be of no force and effect and shall be severed, but the remainder of this Section will continue in full force and effect. This Section of these Official Rules will survive the termination of your relationship with Sponsor.

WINNER'S LIST/OFFICIAL RULES: To obtain any legally-required winners list (after the conclusion of the Sweepstakes) or a copy of these Official Rules, send a self-addressed envelope with the proper postage affixed to: San Diego County Credit Union, Attn: Marketing Dept., PO Box 261209-1209.

Please specify "winners list" or "Official Rules" and the name of the Sweepstakes in your request.