



Official Rules for the 2026 Student Line of Credit Giveaway

NO PURCHASE NECESSARY TO WIN

SWEEPSTAKES PERIOD: The Sweepstakes starts on May 1, 2026, and ends on August 31, 2026, at 11:59 PM EST.

ELIGIBILITY: *The 2026 Student Line of Credit Giveaway* is open to any Eastman Credit Union (“ECU”) member who is a legal resident of the United States, is 18 years and older as of the date of entry, and obtains a student loan line of credit from ECU during the Sweepstakes Period.

ECU employees and their immediate families (spouse, parents, children, and siblings, and their respective spouses), and individuals living in the same household as an ECU employee are not eligible.

Void where prohibited or restricted by law. All applicable federal, state, and local laws apply.

HOW TO ENTER: Participants may submit their entry as follows:

Any ECU member who obtains a student loan line of credit during the Sweepstakes Period will be automatically entered in the *2026 Student Line of Credit Giveaway* sweepstakes to win a prize valued at \$1,000.00. An alternate method of entry may be made by printing your name, complete address, and telephone number on a 3x5 card and mailing it to Eastman Credit Union *2026 Student Line of Credit Giveaway* Sweepstakes, Attn: Marketing Department, at the mailing address listed below.

ENTRY REQUIREMENTS: Limit one (1) sweepstakes entry per household. Additional entries received beyond the first entry will be void. Participants may only win one (1) time. Once a participant is chosen as a winner, their entry will be removed from the sweepstakes.

SELECTION OF WINNERS: The winning entries will be chosen based on a random drawing.

PRIZES: A drawing will be held on or about September 15, 2026, from a list of eligible participants. Six (6) \$1,000.00 prizes will be awarded for a total of six (6) winners. The sponsor reserves the right to select fewer than six (6) prize winners if, in their sole discretion, they do not receive a sufficient number of eligible and qualified entries.

Winners will be required to provide a completed W-9 tax form prior to receiving their prize. ECU will issue an IRS Form 1099-MISC to a winner if required by applicable law and IRS reporting thresholds. Regardless of whether a Form 1099-MISC is issued, any federal, state, or local taxes owed on the prize are the sole responsibility of the winner.

NOTIFICATION: Winners will be notified by e-mail, mail, or telephone. If prize notification is returned as unclaimed or undeliverable, or if a prize winner cannot be reached within 5 business days from the first notification attempt, then the potential winner may be disqualified and an alternate winner selected. Winner may not transfer prize rights or obtain substitutions.

Winners will be required to sign and return within 7 days a release of liability and consent to use his or her name and likeness for advertising and publicity purposes without further consent or compensation. The prize amount will be awarded to the winner via check. Winners may be required to attend a presentation of the award at their local branch. Failure to comply with these conditions may result in prize forfeiture and selection of a new winner.

ODDS OF WINNING: The odds of winning depend on the number of eligible entries received.

MISCELLANEOUS: By entering, each entrant warrants that ECU and/or its designees may determine the winner without further consideration, notification, or permission of entrants. A complete listing of prize winners may be requested by sending a self-addressed, stamped envelope to the address listed below.

RESTRICTIONS: The following are prohibited and will result in automatic disqualification from the sweepstakes: 1) using any method that artificially increases odds of winning, 2) non-compliance with these Sweepstakes Rules, and 3) any other act which ECU determines that, in our sole discretion, jeopardizes the integrity or proper conduct of the sweepstakes.

SPONSOR'S PRINCIPAL PLACE OF BUSINESS: Eastman Credit Union, 2021 Meadowview Lane, Kingsport, TN 37660

SPONSOR'S MAILING ADDRESS: Eastman Credit Union, 2021 Meadowview Lane, Kingsport, TN 37660