Virtual Auto Show Test Drive Gift Card Prize Drawing

Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Sponsor

The Virtual Auto Show Test Drive Gift Card Prize Drawing ("Promotion") is sponsored by **First Financial Credit Union ("FFCU")**, located at P.O. Box 5040, Pasadena, CA 91117 ("Sponsor").

2. Promotion Period

The Promotion begins at 12:01 a.m. Pacific Time on **November 9, 2026**, and ends at 11:59 p.m. Pacific Time on **November 14, 2026** ("Promotion Period").

3. Eligibility

The Promotion is open only to:

- Current members of First Financial Credit Union in good standing;
- Individuals who are at least eighteen (18) years of age at the time of entry;
- Individuals who possess a valid driver's license and are legally eligible to participate in a vehicle test drive; and
- Individuals who complete a qualifying test drive in California coordinated through the FFCU Auto Buying Service during the Promotion Period.

Not eligible to participate are:

- FFCU employees;
- FFCU volunteers;
- Immediate family members (spouse, domestic partner, parent, child, sibling, grandparent, or grandchild) of employees or volunteers; and
- Individuals residing in the same household as employees or volunteers.

The Promotion is void where prohibited by law.

4. How to Enter

To receive one (1) entry into the Promotion, an eligible participant must complete a qualifying test drive in the State of California coordinated through the FFCU Auto Buying Service during the Promotion Period.

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All test drives are subject to verification and validation by the FFCU Auto Buying Service.

Limit one (1) entry per eligible participant during the Promotion Period, regardless of the number of test drives completed.

Incomplete, fraudulent, or unverifiable entries may be disqualified at Sponsor's sole discretion.

5. Prize Drawing

On or about **November 16, 2026**, Sponsor will conduct a random drawing from all eligible entries received during the Promotion Period.

Eight (8) winners will be selected.

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

6. Prizes

Each winner will receive:

- One (1) **$100 electronic gift card**

Approximate Retail Value ("ARV") of each prize: **$100**

Total ARV of all prizes: **$800**

Gift cards:

- Are non-transferable;
- May not be redeemed for cash, check, or credit;
- May not be substituted or exchanged except by Sponsor in its sole discretion;
- Are subject to the issuer's terms and conditions.

No substitution or transfer of prizes is permitted except at Sponsor's sole discretion.

7. Winner Notification

Potential winners will be notified on or before **November 23, 2026**, using the contact information associated with their FFCU membership record.

If a potential winner:

- Cannot be contacted;
- Fails to respond within seven (7) calendar days;

- Is determined to be ineligible; or
- Fails to comply with these Official Rules,

the prize may be forfeited and an alternate winner may be selected through a random drawing from the remaining eligible entries.

8. Verification

Sponsor reserves the right to verify eligibility, identity, membership status, and completion of a qualifying test drive before awarding a prize.

By participating, entrants agree to provide documentation reasonably requested by Sponsor to confirm eligibility.

9. Publicity Release

Except where prohibited by law, acceptance of a prize constitutes the winner's consent for Sponsor to use the winner's name, city, likeness, and prize information for promotional and marketing purposes without additional compensation or notice.

10. Limitation of Liability

By participating, entrants agree to release and hold harmless FFCU, its directors, officers, employees, volunteers, agents, affiliates, and representatives from any claims, damages, losses, or liability arising out of participation in the Promotion or acceptance, possession, or use of any prize.

Sponsor is not responsible for:

- Lost, late, incomplete, inaccurate, or misdirected entries;
- Technical, mechanical, or administrative errors;
- Incorrect or outdated member account information; or
- Any interruption or cancellation of the Promotion beyond Sponsor's reasonable control.

11. Sponsor's Right to Modify or Cancel

Sponsor reserves the right, in its sole discretion, to suspend, modify, or terminate the Promotion if fraud, technical failures, or any other factor impairs the integrity or proper functioning of the Promotion.

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12. Privacy

Information collected in connection with this Promotion will be used in accordance with FFCU's Privacy Policy and applicable law.

13. Governing Law

The Promotion is governed by the laws of the State of California without regard to conflict-of-law principles.

14. Winner List

To obtain the names of prize winners, send a written request within sixty (60) days following November 23, 2026, to:

First Financial Credit Union
PO Box 5040
Pasadena, CA 91117
Attn: Virtual Auto Show Test Drive Gift Card Prize Drawing

15. Sponsor

First Financial Credit Union
PO Box 5040
Pasadena, CA 91117