

2026 \$100,000 Contest

OFFICIAL RULES

THESE RULES GOVERN THE 2026 \$100,000 CONTEST (“RULES”). THEY EXEMPT COAST CAPITAL SAVINGS FEDERAL CREDIT UNION AND OTHER PERSONS FROM LIABILITY AND CONTAIN IMPORTANT PROVISIONS. BY ENTERING THE CONTEST, THE ENTRANT ACKNOWLEDGES AND SIGNIFIES THAT THE ENTRANT HAS READ, UNDERSTOOD, AND AGREED TO BE BOUND BY THESE RULES. IF THE ENTRANT DOES NOT AGREE WITH EACH PROVISION OF THESE RULES, THE ENTRANT MAY NOT PARTICIPATE IN THE 2026 \$100,000 CONTEST.

COAST CAPITAL SAVINGS FEDERAL CREDIT UNION OPERATES UNDER THE TRADE NAMES COAST CAPITAL, PROSPERA, AND SUNSHINE COAST FINANCIAL.

The Contest Period and Prizes

- The 2026 \$100,000 Contest (the “**Contest**”) is offered by Coast Capital Savings Federal Credit Union (“**CCSFCU**”).
- The Contest will run from 9:00 am Pacific time on October 1, 2026, to 11:59 pm Pacific time on January 31, 2027 (the “**Contest Period**”). All entries must be received by CCSFCU within the Contest Period to be eligible.
- There is a total of thirteen (13) prizes available to be won, consisting of
 - four (4) Monthly Bonus prizes of \$1,000 (CAD) available exclusively to members who bank under the Coast Capital trade name;
 - four (4) Monthly Bonus prizes of \$1,000 (CAD) available exclusively to members who bank under the Prospera trade name;
 - four (4) Monthly Bonus prizes of \$1,000 (CAD) available exclusively to members who bank under the Sunshine Coast Financial trade name; and
(each, a “**Monthly Bonus Prize**”)
 - and one (1) grand prize of \$100,000 (CAD) (the “**Grand Prize**”)
(each a “**Prize**”; collectively, the “**Prizes**”).
- All potential entrants will be automatically entered to win the Grand Prize even if they have won another Monthly Bonus Prize.
- Prizes will be deposited in the winner’s name at a CCSFCU branch in their chequing or savings account, as available.
- Prizes will be awarded pursuant to the time frames provided in these Rules under the How to Win & Claim the Prize section below.

Eligibility

The Contest is only open to legal residents of Canada outside of Quebec who are CCSFCU members in good standing and have reached the age of majority in the Province of residence as of the date of their participation in the Contest.

Current employees, directors, and officers of CCSFCU and its affiliates and each of their immediate family members (defined as a spouse, parent, child, sibling, and their respective spouses) are not eligible to enter this Contest.

All entries must be received by CCSFCU within the timeframe of each draw date period for that Monthly Bonus Prize or the Grand Prize in order to be eligible:

- for members who book and attend an appointment between October 1 – October 31 (the “**First Draw Contest Period**”) the first draw date will be 4 November 2026 (“**First Draw Date**”) to win:
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Coast Capital trade name;
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Prospera trade name; or
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Sunshine Coast Financial trade name;
- for members who book and attend an appointment between November 1 – November 30 (the “**Second Draw Contest Period**”) – members who booked an appointment prior to November 1 will not be entered – the second draw date will be 4 December 2026 (“**Second Draw Date**”) to win:
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Coast Capital trade name;
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Prospera trade name; or
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Sunshine Coast Financial trade name;
- for members who book and attend an appointment between December 1 – December 31 (the “**Third Draw Contest Period**”) – members who booked an appointment prior to December 1 will not be entered – the third draw date will be 4 January 2027 (“**Third Draw Date**”) to win
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Coast Capital trade name;

- one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Prospera trade name; or
- one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Sunshine Coast Financial trade name;
- for members who book and attend an appointment between January 1 – January 31 (the **“Fourth Draw Contest Period”**) – members who booked an appointment prior to January 1 will not be entered – the third draw date will be 4 February 2027 (**“Fourth Draw Date”**) to win
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Coast Capital trade name;
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Prospera trade name; or
 - one (1) \$1,000 (CAD) Monthly Bonus Prize for a member banking under the Sunshine Coast Financial trade name;
- 15 February 2027 (**“Final Draw Date”**) for the \$100,000 (CAD) Grand Prize for members who entered the Contest during the Contest Period (the **“Fifth Draw Contest Period”**)
(each, a **“Draw Contest Period”**, collectively, the **“Draw Contest Periods”**).

How to Enter

No purchase or payment is necessary to enter the Contest. Appointments must be booked in advance.

As a member banking under the Coast Capital trade name, book and attend a personal investment and planning appointment with an advisor:

- To enter the Contest, potential entrants must book and attend an investment and planning appointment with an advisor at a **Coast Capital branch** of their choosing. Ways to book appointments:
 - **Online:** Proceed to the booking page to book an investment and planning appointment with an advisor. Select a “personal” appointment, and then choose any of the investments and planning appointment types by
 - Clicking Personal.
 - Clicking Investments and Planning.
 - Clicking any of the further selections (e.g., open an investment account, discuss investment options, review existing investments, other).
 - **In Branch:** Visit any Coast Capital branch and talk to a branch representative to book an investment and planning appointment.
 - **Telephone:** Call **1-888-517-7000** to book an investment and planning appointment.

- Coast Capital will do its best to accommodate everyone who requests an appointment; however, Coast Capital does not guarantee an appointment.

As a member banking under the Prospera trade name, book and attend a savings and investing appointment with an advisor:

- To enter the Contest, potential entrants must book and attend a savings and investing appointment with a **Prospera advisor**. Ways to book appointments:
 - **Online:** Visit [Prospera's online appointment booking page](https://appointments.prospera.ca) (<https://appointments.prospera.ca>) to book a Savings & Investing appointment.
 - **In Branch:** Visit any Prospera branch and speak with a representative to book a Savings & Investing appointment.
 - **Telephone:** Call Prospera's Member Service Centre at **1-888-440-4480** to book a Savings & Investing appointment.
- Prospera will do its best to accommodate everyone who requests an appointment; however, Prospera does not guarantee an appointment.

As a member banking under the Sunshine Coast Financial trade name, book and attend an investing appointment with an advisor:

- To enter the Contest, potential entrants must book and attend an appointment for any service listed under the **Investing** category. Appointments may be held **in branch, by telephone, or virtually**. Ways to book appointments:
 - **Online:** Visit sunshineccu.coconutcalendar.com > Select **Investing** > Choose one of the five investment appointment options > Select your meeting method > Select your branch > Choose a staff member > Enter your details.
 - **In Branch:** Visit any Sunshine Coast Financial branch and ask any branch representative to book your appointment under the **Investing** category.
 - **Telephone:** Call Sunshine Coast Financial's Member Service Centre at **604-740-2662** to book an appointment for any service under the **Investing** category.
- Sunshine Coast Financial will do its best to accommodate everyone who requests an appointment; however, Sunshine Coast Financial does not guarantee an appointment.

Potential entrants may book and attend subsequent appointments but will **not** be granted further entries.

Contest appointments must be booked in advance of a Draw Contest Period and must be attended on or before a Draw Contest Period ends to qualify for the corresponding Monthly Bonus Prize or the Grand Prize.

All entries are subject to verification by CCSFCU. Any entry that appears to CCSFCU, in their sole and absolute discretion, to be incomplete, ineligible, improper, or fraudulent may be disqualified, including but not limited to entries that are made contrary to these Rules, entries that are disruptive to the proper operation of the Contest, or entries that are in any way unjust to other entrants or potential entrants.

How to Win & Claim the Prize

Four (4) random draws will be conducted on each of the First Draw Date, Second Draw Date, Third Draw Date and Fourth Draw Date. One (1) random draw will be conducted on the Final Draw Date.

The odds of winning the Monthly Bonus Prizes will depend on the number of valid entries received from the members banking under a particular trade name. **For clarity, odds of winning a Monthly Bonus Prize, for a member banking under the Coast Capital trade name, will depend on the number of valid entries received from all participating members banking under the Coast Capital trade name.**

The odds of winning the Grand Prize will depend on the number of valid entries received by CCSFCU.

CCSFCU will attempt to contact the selected entrant by telephone or email to provide notice of the Monthly Bonus Prizes and the Grand Prize at the telephone number/email on file at the time they completed the contest entry.

If CCSFCU is unable for any reason to contact the selected entrant or the selected entrant does not respond to CCSFCU within five (5) business days of the call/email, CCSFCU reserves the right to disqualify the selected entrant and another entrant may be selected by CCSFCU by random draw in accordance with these Rules.

The selected entrant must, within four (4) weeks after the draw or by such other time as CCSFCU may designate, at its sole discretion, do all of the following:

- For one of the Monthly Bonus Prizes, the Monthly Bonus Prize winner, must respond to CCSFCU within five (5) business days of being notified by CCSFCU regarding prize pick-up;
- For the Grand Prize winner, book and attend an appointment with the winner's Coast Capital, Prospera, or Sunshine Coast Financial advisor, as applicable, within two (2) weeks of being notified by CCSFCU regarding Grand Prize pick-up;
- provide valid proof of identity, age, and residence, or any relevant documentation requested by CCSFCU; and
- provide a completed declaration and release form, which includes correctly answering, without assistance, a time-limited mathematical skill testing question.

CCSFCU will have the sole discretion to determine the method of prize pick-up. If a selected entrant is disqualified or is otherwise determined to be ineligible for any reason, CCSFCU may, in its sole and absolute discretion, hold another random draw to select another entrant.

Release and Exclusion of Liability

By entering the Contest, entrants agree to release and hold harmless CCSFCU and its affiliates, and each of its respective agents, employees, directors, officers, successors and assigns (the **"Released Parties"**) against any and all claims that are in any way associated with the Contest,

and entrants agree that, to the fullest extent permitted by applicable law, the Released Parties will not be responsible for:

- any harm that you may sustain or incur as a result of the negligence of CCSFCU;
- defects or delays in the Prizes awarded that are outside of CCSFCU's control;
- erroneous, lost, late, incomplete, or misdirected entries, regardless of the cause;
- failure for any reason whatsoever of a selected entrant to receive notice of a Prize;
- typographical or other errors in the offer or administration of the Contest, including but not limited to errors in advertising, these Rules, the selection and announcement of the winner or distribution of the Prizes;
- changes in an entrant's contact details after entry is submitted;
- any injury or damage to any person's computer or data contained therein or other property as a result of any person's participation in the Contest;
- the use of your voice, statements, place of residence, name and likeness, including as a result of distortion, blurring, processing or reproduction;
- any malfunction, failure relating to telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software, failed or misdirected computer or telephone transmissions, or other errors of any kind whether human, mechanical or electronic; or
- any damage or loss, including any loss of use, loss of production, loss of profits (anticipated or otherwise), loss of markets, economic loss, special, indirect, or consequential loss or damage or punitive damages, whether in contract, tort, or under any other theory of law or equity, arising from, connected with, or relating to the Contest or the submission of entries to the Contest, or participation in the Contest, or the Prize, regardless of the cause or any negligence by any of the employees, agents or representatives of CCSFCU.

Personal Information

By entering the Contest, you authorize CCSFCU to collect and use your personal information to administer the Contest. All such personal information collected during or as part of this Contest is for CCSFCU's benefit and accordingly subject to CCSFCU's Privacy Policy, accessible at: www.coastcapitalsavings.com/privacy/privacy-policy.

If you win, you agree to be photographed and filmed and your image and name used for promotional purposes, without compensation to you. This may include publication, reproduction and/or other use of your name, voice, statements about the Contest, in any publication or advertisement carried out by or on behalf of CCSFCU in any manner whatsoever, including print, broadcast media or the internet. If you do not agree to be photographed and filmed and your image and name used in the manner described in this part, you may forfeit your Prize.

Dispute Resolution

Any dispute between CCSFCU and you or any other person arising from, connected with or relating to the Contest, the submission of entries to the Contest, participation in the Contest, the Prizes, the use or misuse of personal information, or any related matters (“**Disputes**”) will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of British Columbia, Canada. Proceedings regarding a Dispute must be commenced within one (1) year after the event giving rise to the Dispute occurred, after which time any and all proceedings regarding the Dispute are barred.

General Terms and Conditions

CCSFCU reserves the right, in its sole discretion, to cancel, modify, suspend or terminate this Contest or to amend the Rules, without notice and without compensation to any participant in the Contest.

If CCSFCU determines, in its sole discretion, that the Contest is not capable of being conducted as intended by CCSFCU, including due to misconduct including but not limited to the transmission of computer viruses, bugs, tampering, unauthorized intervention, fraud, or any other cause that corrupts or interferes with the administration, security, fairness, integrity or proper conduct of the Contest, CCSFCU may in its sole discretion disqualify any entrant responsible for any such misconduct.

By accepting any Prize, the applicable winner: (i) confirms compliance with these Rules; (ii) acknowledges acceptance of a Prize as awarded; (iii) releases the Released Parties from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the applicable Prize or any portion thereof.

By entering into the Contest you acknowledge and accept responsibility of tax liability in respect of any prizes that may be awarded as part of the Contest.

The Contest and the Rules shall be governed by and construed in accordance with all applicable municipal and provincial laws in British Columbia and federal laws in Canada. Void where prohibited by law. The decisions of CCSFCU with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of entrants or Contest-related information.