

CREDIT CENTRAL 2026 CUSTOMER APPRECIATION DAY

BRANCH SWEEPSTAKES OFFICIAL RULES

NO PURCHASE, PAYMENT, LOAN APPLICATION, OR LOAN TRANSACTION BY AN ENTRANT IS NECESSARY TO ENTER OR WIN. AN ENTRANT'S OWN PURCHASE, PAYMENT, LOAN APPLICATION, OR LOAN TRANSACTION WILL NOT INCREASE THAT ENTRANT'S CHANCES OF WINNING. VOID WHERE PROHIBITED.

1. Separate Branch Sweepstakes

The Credit Central 2026 Customer Appreciation Day promotion consists of separate and independently administered sweepstakes conducted at participating Credit Central branch locations. Each participating branch conducts its own individual sweepstakes ("Branch Sweepstakes").

Each Branch Sweepstakes has:

- its own Sponsor;
- its own entry pool;
- its own assigned prizes;
- its own random drawing; and
- its own winners.

An entry received or assigned to one participating branch is eligible only for prizes offered by that branch. Entries will not be pooled, combined, or transferred among participating branches. A person selected in one Branch Sweepstakes is not selected from entries received at any other branch.

The applicable branch number and prize tier will be identified on the entry ticket or other promotional material available at that branch before entry.

2. Sponsor and Administrator

Each Branch Sweepstakes is sponsored by the Credit Central operating company conducting business at the applicable participating branch:

- **Alabama and Georgia branches:** Credit Central South, LLC;
- **Louisiana, Missouri, and South Carolina branches:** Credit Central, LLC;
- **Tennessee branches:** Credit Central of Tennessee, LLC; and
- **Texas branches:** Credit Central of Texas, LLC.

Each entity does business under the trade name Credit Central and is referred to in these Official Rules, with respect to the Branch Sweepstakes it sponsors, as "Sponsor."

Credit Central Loan Company, LLC, 700 E. North Street, Suite 15, Greenville, South Carolina 29601, provides administrative support for the Branch Sweepstakes.

3. Eligibility

Each Branch Sweepstakes is open to legal residents of Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia who are at least eighteen (18) years old at the time of entry, and enter in person at a participating branch.

Eligibility is based on the entrant's state of legal residence, not the state in which the participating branch is located. The eligible states for each branch must be determined and published before the Sweepstakes Period begins.

An entrant is not required to be an existing or former Credit Central customer and is not required to apply for or obtain a loan.

Employees, officers, directors, and temporary employees of Credit Central Loan Company, LLC, the participating operating companies, their parents, subsidiaries, and affiliates, and persons residing in the same household as any such individual, are not eligible to enter or win.

An eligible individual may participate in only one Branch Sweepstakes during the Sweepstakes Period.

Void wherever prohibited or restricted by applicable law.

4. Sweepstakes Period

Each Branch Sweepstakes begins when the applicable participating branch opens for regular business on September 4, 2026, and ends when that branch closes for regular business on September 18, 2026 ("Sweepstakes Period").

The applicable branch's local time and business records will govern all entry deadlines.

5. Agreement to Official Rules

By participating, each entrant represents that the entrant satisfies all eligibility requirements and agrees to be bound by:

- these Official Rules; and
- Sponsor's decisions concerning the interpretation and administration of the applicable Branch Sweepstakes.

Sponsor's decisions are final and binding to the fullest extent permitted by applicable law.

If a statement in any promotional material conflicts with these Official Rules, these Official Rules will control.

6. How to Enter

To enter, an eligible individual must complete an official entry ticket and legibly provide all required information, including the entrant's full name, valid email address, and telephone number.

A valid and legible email address is required because all prizes will be delivered electronically to the email address written on the winning entry ticket. Each entrant is responsible for ensuring that the email address provided is complete and accurate.

No purchase, payment, loan application, loan transaction, or sales presentation is required to receive a visit-based entry.

A. September 4 Visit-Based Entries

An eligible individual who visits the participating branch on September 4, 2026, may receive two (2) visit-based entries in that branch's Branch Sweepstakes.

An entrant who receives two visit-based entries on September 4 may not receive another visit-based entry during the remainder of the Sweepstakes Period.

B. September 5–18 Visit-Based Entry

An eligible individual who did not receive visit-based entries on September 4 may receive one (1) visit-based entry by visiting the participating branch between September 5 and September 18, 2026.

Repeat visits do not result in additional visit-based entries.

C. Referral Entries

An eligible entrant may receive one (1) additional entry in the applicable Branch Sweepstakes for each new customer referred by that entrant who obtains a funded loan from that participating branch during the Sweepstakes Period.

For a referral entry to qualify:

1. the referred individual must satisfy Sponsor's established definition of a new customer;
2. the referred individual must identify the referring entrant during the loan application process;
3. the referred individual's loan must be approved, executed, and funded at the participating branch during the Sweepstakes Period; and
4. Sponsor must be able to verify the referral through its ordinary business records.

Referral entries are unlimited, subject to verification and compliance with these Official Rules.

An entrant may not refer himself or herself. The referred individual is not required to enter the Branch Sweepstakes. The referring entrant is not required to apply for, obtain, or make a payment on a loan.

All credit decisions will be made under Sponsor's ordinary underwriting standards, independently of the Branch Sweepstakes. Entry or participation will not affect any credit decision, loan terms, servicing decision, or other financial-service decision.

Referral entries are assigned only to the Branch Sweepstakes in which the referring entrant received the original visit-based entry. Referral entries cannot be transferred to another branch.

D. Entry Restrictions

Entries must be complete, accurate, legible, and submitted in accordance with these Official Rules.

Automated, reproduced, altered, forged, incomplete, fraudulent, late, or otherwise noncompliant entries are void.

An entrant may not use multiple names, identities, email addresses, telephone numbers, or other methods to exceed the permitted visit-based entry limits or participate in more than one Branch Sweepstakes.

An entry that does not contain a complete and legible email address is invalid and will not be eligible to win.

Sponsor is not responsible for an entrant's failure to provide a correct email address or for errors made by an entrant when completing an entry ticket.

7. Branch Prize Tiers

Each participating branch is designated as either Tier 1 or Tier 2. The applicable tier and prizes will be clearly identified on the entry ticket or other promotional material available at the participating branch before entry.

Tier 1 Branch Sweepstakes

Each Tier 1 Branch Sweepstakes awards:

- one (1) \$100 Visa e-gift card; and
- one (1) \$50 Visa e-gift card.

The total approximate retail value of all prizes offered in each Tier 1 Branch Sweepstakes is **\$150.**

Tier 2 Branch Sweepstakes

Each Tier 2 Branch Sweepstakes awards:

- one (1) \$75 Visa e-gift card.

The total approximate retail value of the prize offered in each Tier 2 Branch Sweepstakes is **\$75**.

No Branch Sweepstakes offers prizes with a total approximate retail value exceeding \$150.

Prizes assigned to one branch will not be combined with, transferred to, or awarded through another Branch Sweepstakes.

Prizes are nontransferable and may not be assigned, exchanged, or redeemed for cash. Sponsor may substitute a prize of equal or greater value if an assigned prize becomes unavailable.

Use of an e-gift card is subject to the issuer's terms and conditions. Visa is not a sponsor of, and is not affiliated with, any Branch Sweepstakes.

Winners are responsible for any taxes or expenses associated with accepting or using a prize unless otherwise required by law.

8. Separate Branch Drawings and Odds

On or before September 25, 2026, each participating branch will conduct its own random drawing using only the eligible entries received or assigned to that branch.

No entries from another branch will be included in the drawing.

A Tier 1 branch will select two separate potential winners. The first selected potential winner will receive the \$100 prize, and the second selected potential winner will receive the \$50 prize.

A Tier 2 branch will select one potential winner for the \$75 prize.

Limit one (1) prize per person. If the same entrant is selected more than once at a Tier 1 branch, the duplicate selection will be disregarded and the branch will draw another potential winner.

Odds of winning depend solely on the number of eligible entries received or assigned to the applicable Branch Sweepstakes.

Credit Central Loan Company, LLC may provide administrative guidance and oversight, but entries and winner selection will remain separate for each participating branch.

Before confirming a winner, the participating branch will review the selected entry for completeness and apparent compliance with these Official Rules. If a selected entry is

incomplete, illegible, ineligible, or otherwise invalid, the branch will disqualify that entry and conduct another random drawing from the remaining eligible entries in that Branch Sweepstakes.

No response or affirmative action by the selected entrant is required for the entrant to receive the prize.

9. Winner Notification and Automatic Prize Delivery

After each branch conducts its random drawing, the participating branch will review each selected entry for compliance with these Official Rules.

A selected entrant will be confirmed as a winner if the entry is complete and legible and the information on the entry does not indicate that the entrant is ineligible.

A winner is not required to respond to a notification, submit a prize claim, acknowledge the prize, or take any other affirmative action to receive the prize.

Sponsor will send the applicable Visa e-gift card to the email address written on the winning entry ticket within ten (10) business days after the winner is confirmed. The email transmitting the e-gift card will also serve as the winner notification.

If an entry contains an incomplete, illegible, or invalid email address, the entry is invalid and the participating branch will select an alternate winner by random drawing from the remaining eligible entries.

If an e-gift card delivery message is returned as undeliverable, Sponsor will make reasonable efforts to determine whether the delivery failure resulted from an obvious transcription or administrative error. If Sponsor cannot deliver the e-gift card using the email address provided by the entrant, the winner will be disqualified and the participating branch may select an alternate winner from the remaining eligible entries.

Once the e-gift card has been successfully transmitted to the email address written on the winning entry ticket, the prize will be considered delivered and awarded. A winner's failure to open the email, access the e-gift card, or redeem the e-gift card will not require Sponsor to select an alternate winner.

Sponsor is not responsible for delivery failures caused by an inaccurate email address supplied by an entrant, a full mailbox, spam or security filters, email-provider restrictions, or other circumstances outside Sponsor's reasonable control. Sponsor remains responsible for correcting delivery errors caused solely by Sponsor.

Use and redemption of the e-gift card are subject to the issuer's terms and conditions.

10. Branch Records

Each participating branch will maintain records appropriate to its Branch Sweepstakes, including:

- its eligible entry records;
- records of referral-entry verification;
- the prizes assigned to the branch;
- the date and manner of its random drawing;
- the number of entries included in the drawing;
- the employees or representatives witnessing the drawing;
- its potential winners and any alternate selections; and
- confirmation showing the date and email address to which each e-gift card was transmitted and whether the transmission was returned as undeliverable.

These records will remain separate from the drawing records of every other participating branch.

11. General Conditions

Sponsor may disqualify a person who tampers with the entry or drawing process, submits fraudulent information, interferes with administration, acts in a disruptive or abusive manner, or violates these Official Rules.

If fraud, technical failure, natural disaster, government action, public-health event, or another circumstance beyond Sponsor's reasonable control materially affects a Branch Sweepstakes, the applicable Sponsor may suspend, modify, or terminate only the affected Branch Sweepstakes to the extent permitted by law.

If an affected Branch Sweepstakes is terminated early, Sponsor may award its assigned prizes by random drawing from eligible entries received by that branch before termination.

Suspension, modification, or termination of one Branch Sweepstakes will not automatically affect any other Branch Sweepstakes.

12. Release and Limitation of Liability

To the fullest extent permitted by applicable law, entrants agree to release and hold harmless Sponsor, Credit Central Loan Company, LLC, their parents, subsidiaries, affiliates, officers, directors, employees, representatives, and agents from claims arising out of participation in a Branch Sweepstakes or the acceptance, possession, use, or misuse of a prize.

Nothing in these Official Rules excludes or limits liability that cannot lawfully be excluded or limited, including liability arising from gross negligence, willful misconduct, or violation of applicable law.

13. Privacy

Information collected in connection with a Branch Sweepstakes will be used to administer the applicable Branch Sweepstakes, verify entries and eligibility, notify winners, electronically deliver prizes, address delivery failures, prevent fraud, maintain required records, and comply with applicable law.

Sweepstakes entry information will not be used to make a credit decision. Sponsor will not use a winner's name, photograph, likeness, or other identifying information for advertising or promotional purposes without separate consent.

Information will be handled in accordance with applicable law and Credit Central's privacy notices, available at:

<https://www.creditcentralllc.com/privacy-policy>

14. Governing Law

Except where prohibited, each Branch Sweepstakes is governed by the laws of the state in which the applicable participating branch is located, without regard to conflict-of-law principles.

Nothing in this section deprives an entrant of any nonwaivable right or protection provided by the law of the entrant's state of residence.

15. Severability

If a provision of these Official Rules is determined to be invalid or unenforceable, that provision will be enforced to the maximum extent permitted by law, and the remaining provisions will remain in effect.

16. Availability of Rules

These Official Rules will be available without charge at each participating Credit Central branch and online at: [<https://www.creditcentralllc.com/sweepstakes-official-rules>]