

# UCCU BLACK FRIDAY LOAN SALE

Annual Percentage Rate=APR. Annual Percentage Yield=APY. For current rates visit [uccu.com/rates](http://uccu.com/rates). Financing is subject to UCCU membership and underwriting criteria. Not every applicant will qualify. Limited time offers can change at any time and without notice. Cannot be combined with any other discount or promotional offer or used with an application already in process. Offers are awarded when the loan or deposit product has been approved and funded. Must be new loans or deposits to UCCU (purchase or refinance from other institutions). All loans must be closed by the redemption period expiration date specified for each loan deal. Restrictions may apply. Member eligibility required. Equal housing lender. NMLS # 407653. Federally insured by NCUA.

**Mortgage Offer:** Must be funded by 2/28/2026. Shark AI Ultra Robot Vacuum with XL Self-Empty (model may vary). Not available for withdrawn or denied loans. Conventional, FHA, VA, or USDA mortgages only. Property insurance is required and must be in the state of Utah.

**Home Equity 0.25% Off Introductory APR Offer:** Must be funded by 1/31/2026. Applicable to Standard Home Equity Lines of Credit only. Interest rate will not vary above 18.00% APR or below 4.99% APR. Property insurance is required.

**Auto Loan No Payment for 90-Days Offer:** Must be funded by 1/31/2026. Interest will begin to accrue immediately upon loan disbursement and will be amortized over the monthly loan payments.

**Recreational Vehicle Loan No Payment for 90-Days Offer:** Must be funded by 2/28/2026. Interest will begin to accrue immediately upon loan disbursement and will be amortized over the monthly loan payments.

**Credit Card 0.00% APR for Six Months on Purchases and Balance Transfers Offer:** Must be funded by 12/31/2025. 0.00% APR on balance transfers from another financial institution to UCCU or on new purchase for six months from the date the credit card is funded. 10.50% to 18.00% variable APR thereafter, pending credit card product type.

**\$150 Direct Deposit Offer:** Must be a new direct deposit to UCCU and requires at least one electronic monthly direct deposit of \$500 or more on or before 1/31/2026 into a UCCU checking account. If the account is closed within six months of receiving the incentive, UCCU can debit the \$150 from the account at the time of closing.

## WEEKLY DRAWING DEALS

Winners will be selected at random during the dates and times specified and notified via the email address provided in the UCCU Black Friday form found on [uccu.com/BlackFriday](http://uccu.com/BlackFriday).

**Auto Loan Cut Your Rate in Half Drawing Offer:** Must be funded by 1/31/2026. Approved rate will be divided in half. 60-month term max. 25 winners will be announced on 11/17/2025, and an additional 25 winners will be announced on 12/8/2025.

**Recreational Vehicle Loan 0.25% Off APR Drawing Offer:** Must be funded by 2/28/2026. 50 winners will be announced on 11/24/2025.

**0.25% APY Boost on 12-month Savings Certificate Offer:** Must be funded by 12/31/2025. Minimum deposit of \$500 and maximum of \$500,000 required. See the Truth-in-Savings Disclosure for Certificates at [uccu.com/certificate](http://uccu.com/certificate) for more details. 100 winners will be announced on 12/01/2025.

Open to legal residents of Utah who are 18 years of age or older. Void outside of Utah where prohibited.

Sponsor: Utah Community Federal Credit Union, 360 W 4800 N, Provo, UT 84604. Official rules at [uccu.com/blackfriday-giveaway-official-rules](http://uccu.com/blackfriday-giveaway-official-rules).



| [uccu.com/BlackFriday](http://uccu.com/BlackFriday) | 801-223-8188



# 2025 Black Friday Giveaway Official Rules

## OFFICIAL RULES

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

All federal, state and local laws and regulations apply. Void where prohibited by law.

**ELIGIBILITY:** The UCCU Black Friday Money Deals drawings, presented by Utah Community Federal Credit Union, (“The Contest” or “The Promotion”) is FREE to enter and open only to legal residents of the fifty (50) United States or the District of Columbia. Employees, officers and directors of Utah Community Federal Credit Union and affiliates, partners, advertising and promotion agencies (collectively, the “Released Parties”), are not eligible to enter. The Contest is void where prohibited by applicable federal, state, provincial or local laws, rules or regulations.

**SPONSOR:** Utah Community Federal Credit Union (also known as “Utah Community Credit Union”, “UCCU”), 360 W 4800 N, Provo, Utah 84604.

**AGREEMENT TO OFFICIAL RULES:** By participating in the Contest, the entrant fully and unconditionally agrees to and accepts these official rules (“Official Rules”) and the decisions of Sponsor, which are final and binding in all matters related to the Contest, and to release and hold harmless the Released Parties against any and all claims, injury or damage arising out of or relating to the Contest, preparation for or participation in the Contest, possession, acceptance and/or use or misuse of prizes, or participation in any Contest-related activity and for any claims based on publicity rights, defamation or invasion of privacy. Whether or not a potential winner receives a prize is contingent upon fulfilling all requirements set forth in these Official Rules.

Sweepstake winners may be required to execute and return an IRS W-9 Form. A 1099-MISC form may be provided and reported to the IRS. If such a document is not returned within the specified time period, an alternate winner may be selected for the applicable prize.

**Winners of prizes must qualify and are subject to the following terms and conditions:**

Annual Percentage Rate = APR. Annual Percentage Yield = APY. For current rates visit [uccu.com/rates](http://uccu.com/rates). Financing is subject to UCCU membership and underwriting criteria. Not every applicant will qualify. Limited time offers can change at any time and without notice. Cannot be combined with any other discount or promotional offer or used with an application already in process. Offers are awarded when the loan or deposit product has been approved and funded. Must be new loans or deposits to UCCU (purchase or refinance from other institutions). All loans must be closed by the redemption period expiration date specified for each loan deal. Restrictions may apply. Member eligibility required. Equal housing lender. NMLS # 407653. Federally insured by NCUA.

Auto Loan Cut Your Rate in Half Drawing Offer: Must be funded by 1/31/2026. The approved rate will be divided in half. 60-month term max. 25 winners will be announced on 11/17/2025, and an additional 25 winners will be announced on 12/8/2025.

Recreational Vehicle Loan 0.25% Off APR Drawing Offer: Must be funded by 2/28/2026. 50 winners will be announced on 11/24/2025.

0.25% APY Boost on 12-month Savings Certificate Offer: Must be funded by 12/31/2025. Minimum deposit of \$500 and maximum of \$500,000 required. See the Truth-in-Savings Disclosure for Certificates.

## **1. Auto Loan Prize #1**

**HOW TO ENTER:** To enter the Contest, Entrants must visit <https://www.uccu.com/blackfriday> from November 10 until 2PM MST on November 15, 2025. An alternate method of entering the contest is by mail: Hand printing your name, complete address, phone number (area code included) and date of birth either on a postcard or on a separate piece of paper no larger than 8 ½ x 11 inches, and mailing the postcard or paper in an envelope with proper postage affixed to: UCCU Marketing, 360 W 4800 N, Provo, UT 84062 (the "Mail-In Address"). Mail-in entries must be received by November 15, 2025, at 2pm MST. Limit one (1) entry per person per stamped outer envelope. Mechanically reproduced or hand-stamped entries or mailing labels or entries generated by script, macro or other automated means and entries by any means which subvert the entry process will not be accepted. Incorrect, illegible, and incomplete entries are void.

Entrants must comply with these Official Rules. You agree that the Sponsor, in its sole discretion, may remove your Submission and disqualify you if Sponsor believes that your Submission fails to conform to these Official Rules. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries.

In case of dispute as to the identity of any entrant, Sponsor reserves the right to declare the winner and all decisions by Sponsor will be considered final.

**RANDOM DRAWING:** Prize(s) are listed in the "Prize" section below. Odds of winning a prize will depend on the number of entries received throughout the Sweepstakes Period. Random drawing will be conducted by Sponsor, whose decisions are final on all matters relating to this Sweepstakes. Winners names will be posted on [blog.uccu.com](http://blog.uccu.com).

**WINNER NOTIFICATION:** Winners will receive notification with the information provided to the Contest by November 18, 2025.

**PRIZE(S):** Prize(s) are awarded to the Entrants by a random drawing conducted by Sponsor. The prize(s) are as follows:

Prize(s) Description: Cut your new/used auto loan rate in half. (25 Winners)

## **2. Recreational Vehicle Loans (November 17-22)**

**HOW TO ENTER:** To enter the Contest, Entrants must visit <https://www.uccu.com/blackfriday> from November 17 until 2PM MST on November 22, 2025.

An alternate method of entering the contest is by mail: Hand printing your name, complete address, phone number (area code included) and date of birth either on a postcard or on a separate piece of paper no larger than 8 ½ x 11 inches, and mailing the postcard or paper in an envelope with proper postage affixed to: UCCU Marketing, 360 W 4800 N, Provo, UT 84062 (the "Mail-In Address").

Mail-in entries must be received by November 22, 2025, at 2pm MST. Limit one (1) entry per person per stamped outer envelope. Mechanically reproduced or hand-stamped entries or mailing labels or entries generated by script, macro or other automated means and entries by any means which subvert the entry process will not be accepted. Incorrect, illegible, and incomplete entries are void. Entrants must comply with these Official Rules. You agree that the Sponsor, in its sole discretion, may remove your Submission and disqualify you if Sponsor believes that your Submission fails to conform to these Official Rules. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries.

In case of dispute as to the identity of any entrant, Sponsor reserves the right to declare the winner and all decisions by Sponsor will be considered final.

**RANDOM DRAWING:** Prize(s) are listed in the "Prize" section below. Odds of winning a prize will depend on the number of entries received throughout the Sweepstakes Period. Random drawing will

be conducted by Sponsor, whose decisions are final on all matters relating to this Sweepstakes. Winners names will be posted on [blog.uccu.com](http://blog.uccu.com).

**WINNER NOTIFICATION:** Winners will receive notification with the information provided to the Contest by November 25, 2025.

**PRIZE(S):** Prize(s) are awarded to the Entrants by a random drawing conducted by Sponsor. The prize(s) are as follows:

Prize(s) Description: Receive 0.25% off a new (or transferred) Recreational Vehicle loan with UCCU.

### **3. Savings Certificate Boost (November 24-29)**

**HOW TO ENTER:** To enter the Contest, Entrants must visit <https://www.uccu.com/blackfriday> from November 24 until 2PM MST on November 29, 2025

An alternate method of entering the contest is by mail: Hand printing your name, complete address, phone number (area code included) and date of birth either on a postcard or on a separate piece of paper no larger than 8 ½ x 11 inches, and mailing the postcard or paper in an envelope with proper postage affixed to: UCCU Marketing, 360 W 4800 N, Provo, UT 84062 (the "Mail-In Address").

Mail-in entries must be received by November 29, 2025, at 2pm MST. Limit one (1) entry per person per stamped outer envelope. Mechanically reproduced or hand-stamped entries or mailing labels or entries generated by script, macro or other automated means and entries by any means which subvert the entry process will not be accepted. Incorrect, illegible, and incomplete entries are void. Entrants must comply with these Official Rules. You agree that the Sponsor, in its sole discretion, may remove your Submission and disqualify you if Sponsor believes that your Submission fails to conform to these Official Rules. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries.

In case of dispute as to the identity of any entrant, Sponsor reserves the right to declare the winner and all decisions by Sponsor will be considered final.

**RANDOM DRAWING:** Prize(s) are listed in the "Prize" section below. Odds of winning a prize will depend on the number of entries received throughout the Sweepstakes Period. Random drawing will be conducted by Sponsor, whose decisions are final on all matters relating to this Sweepstakes. Winners names will be posted on [blog.uccu.com](http://blog.uccu.com).

**WINNER NOTIFICATION:** Winners will receive notification with the information provided to the Contest by December 2, 2025.

**PRIZE(S):** Prize(s) are awarded to the Entrants by a random drawing conducted by Sponsor. The prize(s) are as follows:

Prize(s) Description: Receive a 0.25% APY Boost on a new 12 month Savings Certificate with UCCU. (100 Winners)

#### **4. Auto Loan Prize #2 (December 1-6)**

**HOW TO ENTER:** To enter the Contest, Entrants must visit <https://www.uccu.com/blackfriday> from December 1 until 2PM MST on December 6, 2025.

An alternate method of entering the contest is by mail: Hand printing your name, complete address, phone number (area code included) and date of birth either on a postcard or on a separate piece of paper no larger than 8 ½ x 11 inches, and mailing the postcard or paper in an envelope with proper postage affixed to: UCCU Marketing, 360 W 4800 N, Provo, UT 84062 (the "Mail-In Address").

Mail-in entries must be received by December 6, 2025, at 2pm MST. Limit one (1) entry per person per stamped outer envelope. Mechanically reproduced or hand-stamped entries or mailing labels or

entries generated by script, macro or other automated means and entries by any means which subvert the entry process will not be accepted. Incorrect, illegible, and incomplete entries are void. Entrants must comply with these Official Rules. You agree that the Sponsor, in its sole discretion, may remove your Submission and disqualify you if Sponsor believes that your Submission fails to conform to these Official Rules. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries.

In case of dispute as to the identity of any entrant, Sponsor reserves the right to declare the winner and all decisions by Sponsor will be considered final.

**RANDOM DRAWING:** Prize(s) are listed in the "Prize" section below. Odds of winning a prize will depend on the number of entries received throughout the Sweepstakes Period. Random drawing will be conducted by Sponsor, whose decisions are final on all matters relating to this Sweepstakes. Winners' names will be posted on [blog.uccu.com](http://blog.uccu.com).

**WINNER NOTIFICATION:** Winners will receive notification with the information provided to the Contest by December 9, 2025.

**PRIZE(S):** Prize(s) are awarded to the Entrants by a random drawing conducted by Sponsor. The prize(s) are as follows:

Prize(s) Description: Cut your new (or transferred) auto loan rate in half. (25 Winners)

**PRIZE REDEMPTION:** The Winners agree to the following terms: (A) Acceptance of any prize shall constitute and signify Winner's agreement and consent that the Sponsor may use the Winner's name, city, state, likeness, in connection with the Promotion, worldwide, including the Internet, without limitation and without further payment or consideration, except where prohibited by law. (B) Without limiting the generality of these Official Rules, Winner shall irrevocably grant, transfer, convey and assign to the Sponsor the rights in and to the Submission including, without limitation, the rights

to use the Submission for any and all purposes in any and all media whether now known or hereafter developed, on a worldwide basis, in perpetuity. (C) The Released Parties shall not incur any liability whatsoever to the extent the Sponsor chooses to refrain from any exploitation of its rights hereunder. (D) Winner will indemnify the Sponsor, Released Parties against all claims, damages, liabilities and expenses (including reasonable counsel fees and legal expenses) arising out of any breach of these Official Rules.

**RELEASE:** By submitting an entry, you agree that the Released Parties will have no liability whatsoever for, and will be released and held harmless by entrant and entrant's heirs, executors, representatives, successors and assigns for any claims, liabilities, or causes of action of any kind or nature for any injury, loss or damages of any kind, including direct, indirect, incidental, consequential or punitive damages to persons, including, without limitation, disability or death, and damage to property, due in whole or in part, arising directly or indirectly, now or in the future from the delivery, acceptance, use or misuse of the prize, any and all use as provided herein of entrant's entry, or participation in this Contest. Without limiting the foregoing, everything on the site and any contest site is provided "as is" without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement. Some liability for incidental or consequential damages or exclusion of implied warranties, in which case such limitation or exclusion shall apply only to the extent permitted by the law in the relevant jurisdiction.

Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify, extend or suspend this Contest should (in its sole discretion) viruses, bugs, non-authorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Contest. In the case of termination, Sponsor may select the winner from all eligible entries received prior to and/or after (if appropriate) the action taken by Sponsor. Sponsor reserves the right, at its sole discretion, to disqualify any individual it finds, in its sole discretion, to be

tampering with the entry process or the operation of the Contest or any Contest-related website. Sponsor may prohibit an entrant from participating in the Contest or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or Sponsor representatives.

**LIMITATIONS OF LIABILITY:** The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use or misuse of any prize. The Sponsor is not responsible for misdirected or undeliverable entries or for any technical problems, malfunctions of computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. The Released Parties are not responsible for any typographical/other error in entries, selection announcement or for any liability for damage to any computer system resulting from participation in, accessing or downloading information in connection with this Promotion. If for any reason an entrant's Submission is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another Submission. No more than the stated number of prizes will be awarded.

**DISPUTES:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the Federal or State courts located in The State of Utah; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of the entrant and the Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Utah without giving effect to any choice of law or conflict of law rules (whether of the State of Utah or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Utah.

**ABBREVIATED RULES FOR ADVERTISING.**

No Purchase Necessary. Ends December 6 at 11:59 pm MT. Open to legal residents of Utah who are 18 years of age or older. Void outside of Utah where prohibited. Sponsor: Utah Community Federal Credit Union, 360 W 4800 N, Provo, UT 84604. More information found at [uccu.com/blackfriday](http://uccu.com/blackfriday).