

OFFICIAL RULES & REGULATIONS

All entries received must be received on April 28, 2026. Draw for in-person attendees will take place on April 28, 2026 and online attendee draw will take place on April 29, 2026.

No purchase of any kind is necessary to enter or win. Void where prohibited by law. Entry into this Draw Contest constitutes your acceptance of these official rules and regulations.

WHO MAY ENTER

To be eligible for this Draw, an individual must:

- be a legal resident of Ontario, Canada; and
- be 18 years or older at time of entry; and
- be a current member, and;
- not be employed by Kindred Credit Union, its affiliates, or subsidiaries. Immediate respective family members of Kindred employees, and anyone with whom such employees are domiciled, are also not eligible.

DRAW CONTEST PERIOD

The Draw Contest period begins Tuesday April 28, 2026 at 6:30 p.m. and closes at 8:00 p.m. EST on the same day.

HOW TO ENTER:

In-person attendees will receive a *Kindred Credit Union Draw ballot* at the registration table. Deposit the completed ballot in the ballot box located on-site at Wilmot Centre Church, 2463 Bleams Rd. Petersburg, Ontario, on Tuesday, April 28, 2026 between 6:30 p.m. and 8:00 p.m. EST. Online attendees of the Annual General Meeting will be automatically entered into the draw.

Maximum one (1) entry per member meeting the Draw Contest eligibility requirements.

All entries become the property of Kindred Credit Union and will not be returned. We respect your privacy and will not sell or trade your information to any outside parties. The personal information provided in the Draw Contest will only be used to administer the Contest, or by providing your email address, you consent to Kindred Credit Union using your personal information from time to time, for marketing purposes, such as providing you information about our products, services, and/or community activities that may be of interest to you or the third party for whom you are acting. These emails will provide you with an option to change your consent at any time. You can also change your consent by calling or visiting your local branch.

All entrants must meet the eligibility requirements set forth in these rules in order to qualify for the prize. By entering, entrants agree to be bound by the contest rules and the decisions of the judges, which are final, and consent to the use of their name, address and/or photograph, without compensation, in any future publicity carried out by Kindred Credit Union in connection with this contest and/or in connection with any other advertising carried out by Kindred Credit Union.

PRIZE**Online Attendee Prizes (3 total):**

- Grand Prizes – Two (2) grand prizes each consisting of a \$100 grocery gift card and a \$100 donation to a local Kindred community partner. Total value of each prize: \$200.00.
- Secondary Prize – One (1) prize consisting of a home garden kit valued at \$125.00.

In-Person Attendee Prizes (7 total):

- Grand Prizes – Two (2) grand prizes each consisting of a \$100 grocery gift card and a \$100 donation to a local Kindred community partner. Total value of each prize: \$200.00.
- Secondary Prize – One (1) prize consisting of a home garden kit valued at \$125.00.
- Door Prizes – Four (4) in-person prizes containing an assortment of Kindred branded items. Each prize valued at \$75.00.

The prizes must be accepted as awarded. No substitution of prizes is permitted except by Kindred Credit Union, in their sole discretion. Kindred Credit Union reserves the right to substitute any prize with a prize of equal value for any reason whatsoever. The prize is not redeemable for cash or credit, in whole or in part. The prize must be accepted as awarded and may not be transferred. All federal, provincial and local laws and regulations apply. Kindred Credit Union shall only be responsible for awarding the prize as stated in these official rules. Kindred Credit Union expressly disclaims any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use of the prize.

WINNER SELECTION

Seven (7) in-person winners will be selected by random draw at Wilmot Centre Church, 2463 Bleams Rd., Petersburg, Ontario at approximately 8:20 p.m. on Tuesday, April 28, 2026, from among all eligible in-person attendees.

Three (3) online attendee winners will be selected by random draw in Kitchener, Ontario by the Contest Judges at Kindred Credit Union's Head Office at approximately 11:00 a.m. on Wednesday, April 29, 2026, from among all eligible online attendees.

The actual odds of winning will depend upon the actual number of entries received during the contest period.

In-person attendee winners will be notified at the Annual General Meeting, during the meeting hour(s) and online attendee winners will be notified by email and/or by telephone. Decisions of judges are final. No correspondence will be entered into except with the selected winner.

In order to win the prize, the selected participant must meet the eligibility requirements as listed in "Who May Enter" and "How to Enter" above and have complied with all other official rules and must first:

- 1) Correctly answer a skill-testing question and;
- 2) Complete, sign and return an affidavit of eligibility and liability and publicity release (waiver), where permitted by law within fifteen (15) days of receipt of prize notification or prize will be forfeited and an alternate winner will be selected.

CLAIMING THE PRIZE

By accepting the prize, the winner consents to Kindred Credit Union's use of his/her name, photograph and/or likeness, City and Province of residence, voice, and statements made by or attributed to him/her, in perpetuity, in any and all media now known or hereafter developed (including, without limitation, print, broadcast and internet), for all legitimate business purposes including advertising and promotional activities without additional compensation, unless prohibited by law.

The prize will be claimed at the Kindred Credit Union Branch location, as chosen by the winner. Prior to claiming the prize, the winner must sign a confirmation of prize waiver form as administered by a Kindred Credit Union employee. The winner may be asked to present photo identification as verification to claim his/her prize. Upon delivery of the prize to the winner, Kindred Credit Union will be deemed to have awarded the prize to the winner with the winner assuming full responsibility for the prize. Should a winner make any false statement(s) in any document referenced above, the winner will be required to promptly return to Kindred Credit Union his/her prize. In the event there is a dispute of the entrant's identity, the prize will be awarded to the established email account associated with the entry.

If the selected entrant cannot be contacted by phone after 3 attempts over 10 days, fails to answer the skill-testing question correctly, or declines to sign the declaration and release form within 10 days of notification, another entry will be drawn.

INDEMNIFICATION BY ENTRANT

By participating in this Draw Contest, entrants agree to release and hold harmless Kindred, from any and all liability for any injuries, loss or damage of any kind to the entrants or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any Prize, participation in the Contests, any breach of the Contest Rules, or in any Prize-related activity. The entrants agree to fully indemnify Kindred from any and all claims by third parties relating to the Contests, without limitation.