Step Up to The Plate & Win Big When You Join Jovia Sweepstakes

1. **Eligibility:** The sweepstakes is open to individuals who become a member of Jovia Financial Federal Credit Union ("Jovia"); who are 18 years of age or older and residents of the United States of America on the date of entry. Employees, officers, directors of Jovia, and employees of any provider of the promotional consideration or advertising or promotional agency involved in the sweepstakes are not eligible to participate. All applicable federal, state, and local laws and regulations apply. **No purchase necessary to win.** Void where prohibited or restricted by law.

2. **The Sweepstakes Period:** The Sweepstakes entry period begins at 12:01 am EST on May 18th, 2026, and ends at 11:59 pm EST on July 31st, 2026 (the "Sweepstakes Period"). Winners will be randomly selected from all entries properly submitted during the Sweepstakes Period.

3. **How to Enter:** Entrants must (1) become a member with Jovia during the Sweepstakes Period and (2) complete the form on the website at jovia.org/make-your-pick. Only one entry per member. Existing members do not qualify. All eligible entries will be included in the prize drawing. Membership eligibility requirements apply.

4. **Alternative Means of Entry:** Entrants may also submit an entry by mail. You must submit your full name, full mailing address, primary phone number, team choice, and email address on a standard-sized 3x5 card to: Step Up to the Plate & Win Big When You Join Jovia, c/o Jovia Financial Credit Union, 1000 Corporate Drive, Westbury, NY 11590. Mailed entries must be postmarked during the Sweepstakes Period to be included within the random drawing, and no more than one postcard/email address may be submitted during the Sweepstakes Period.

5. **Winner Selection:** Eight (8) individual winners will be randomly selected from all entries (excluding previous winners of this promotion) received during the Sweepstakes Period. There will be two (2) random drawings conducted by Jovia on or about June 12th, 2026, July 2nd, 2026, August 2nd, 2026, and September 3rd, 2026. Winners will be notified within four (4) days of random drawing via email at the primary email address provided on member's account. Potential winners must accept prize within three (3) days of being notified. If a potential winner fails to respond timely or is disqualified for any reason, Jovia may, in its sole discretion, award the applicable prize to an alternate winner selected at random. Winners may be required to sign and return an Affidavit of Eligibility, Release of Liability, and an Advertising Consent Form within three (3) days of notification. Failure to comply with this condition may result in prize forfeiture.

6. **Prizes/Odds of Winning Prize:** Six (6) individual winners will receive the following prize(s): Four (4) tickets to a New York Mets or New York Yankees game with a retail value of $100 per ticket (applicable taxes applied). The grand prize (2) individual winners will receive the following prize: Four (4) tickets to the Subway Series Field Level "100" Series with a retail value of $200 per ticket (applicable taxes applied). Winner must respond within three (3) days in order to receive prize. Overall odds of winning depend on the number of entries during the Sweepstakes Period. No more than the stated number of prize(s) will be awarded, and all prize(s) listed above will be awarded. Actual retail value of the Prize may vary due to market conditions. The difference in value of the Prize as stated above and value at

time of notification of the Winner, if any, will not be awarded. If the Prize cannot be awarded due to circumstances beyond the control of Sponsor, a substitute Prize of equal or greater retail value will be awarded; provided, however, that if a Prize is awarded but remains unclaimed or is forfeited by the Winner, the Prize may not be re-awarded, in Sponsor's sole discretion.

7. **Prize Restrictions:** Tickets must be accepted through transfer of MLB App. No substitutions, cash equivalents, or transfer of prize permitted except at the sole discretion of the Sponsor. Prizes may not be sold, bartered or exchanged by winners. Prize consists of only those items specifically listed as part of the prize. Jovia makes no warranties, and hereby disclaims any and all warranties, expressed or implied, concerning any prize furnished by third parties. Prize may vary to what has been advertised, pictured, etc. Promotion Parties are not responsible for damage or loss of a prize after it has been delivered to a confirmed winner. Prize will be fulfilled by Jovia after verification of eligibility.

8. **IRS Reporting:** Value of winning prize may be reported on the applicable IRS 1099 Form.

9. **Official Rules:** A copy of these official rules is available on the Step Up to the Plate and Win Big When You Join Jovia Landing Page at jovia.org/baseball-promo.

10. **Sponsor:** Jovia Financial Credit Union, 1000 Corporate Drive, Westbury, New York 11590 is the sole sponsor of this promotion.

11. **Publicity and Release:** Except where prohibited by law, entry constitutes permission to use winner's name, photo in any media for advertising and publicity purposes, without additional review, compensation, or approval of the winner. By participating, entrants agree to be bound by the Official Rules and the judges' decisions, which are final and binding in all respects.

12. **Winner's List:** For names of the winners, send a self-addressed stamped envelope to Step Up to the Plate and Win Big When You Join Jovia c/o Jovia, 1000 Corporate Drive, Westbury, NY 11590. Attn: Marketing. Requests for winners' lists must be received within one month after the end of the Sweepstakes Period.

13. **Right to Cancel or Remedy:** Jovia reserves the right to cancel, suspend, or modify the operation and conduct of the sweepstakes, including the official rules if any suspicion or belief arises that the sweepstakes has been subject to tampering; possible fraud, or other irregularities or take any legal means to remedy the situation rather than discontinue the sweepstakes.

14. **Limitations on Liability:** Jovia is not responsible for any printing, production, or other error. Jovia is not liable for any problems or damages arising from the transmission, communications, or other technical errors as a result of using digital technology. If the winners provided email account is held by another besides the winner, Jovia is not liable if someone other than the winner receives the financial benefit of the prize.

15. Winner is responsible for all taxes and any other expenses not specified.

16. **Social Media Promotion:** Although the Sweepstakes may be featured on Instagram, Facebook, TikTok and/or other social media platforms, the Sweepstakes is in no way sponsored, endorsed, administered by, or association with Instagram, Facebook, TikTok and/or such other social media

platforms and you agree that Instagram, Facebook, TikTok and all other social media platforms are not liable in any way for any claims, damages or losses associated with the Sweepstakes.

17. **Trademarks:** All trademarks, trade names, or logos mentioned or used are the property of their respective owners. Every effort has been made to properly capitalize, punctuate, identify, and attribute trademarks and trade names to their respective owners, including the use of ® and ™ wherever possible and practical. This giveaway is in no way sponsored, endorsed, administered by, or associated with the Sterling Mets, L.P., the New York Yankees Partnership, or any other MLB (Major League Baseball) Entity.