Tanger Outlet – Letters to Jo - Official Rules

Giveaway Overview: Jovia Financial Credit Union is looking to brighten the holiday season and spread kindness through “Letters to Jo”. We would like to invite Tanger Outlet shoppers to share a gift that would brighten their holiday season. At the end of November, Jovia will review the submissions and select ten (10) holiday gifts to fulfill. The purpose behind this promotion is to create a memorable experience and spread some kindness to the communities we serve.

1. **Eligibility**: This giveaway is open to current members and prospects of Jovia Financial Federal Credit Union (“Jovia”). The Giveaway is open to individuals of any age. However, if a participant is under the age of 18 (or under the age of majority in their state/jurisdiction of residence), they must be accompanied by, or have their gift claimed by, a parent, legal guardian, or an authorized adult (18 years of age or older). 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 Giveaway Period**: The giveaway entry period begins at 12:01 am EST on November 1, 2026, and ends at 11:59 pm EST on November 30, 2026 (the "Giveaway Period"). Ten (10) winners will be randomly selected from all eligible entries submitted during the Giveaway Period on or around December 1, 2026. Odds of winning depend on the number of eligible entries received.

3. **How to Enter**: Entrants must write a letter to Jo from Jovia by completing a form on jovia.org/dear-jo during the Giveaway Period. Only one entry per person is allowed. If the entrant is under the age of 18, the form must be completed by or with the explicit consent of a parent or legal guardian. Alternatively, members can submit their letters in person at the Jovia booth at the Tanger Outlet Deer Park Tree Lighting Event on November 7th, 2026, using the entry form provided at the booth. In-person entry forms for participants under 18 must be signed by a parent or legal guardian. Eligible entrants will receive one entry for the duration of the Giveaway Period.

4. **Alternative Means of Entry**: Entrants may also enter by mail. Entries must include: your full name, complete mailing address, telephone number, email address, and the words “Holiday Wish – Letter to Jo Giveaway” on a plain 3” x 5” piece of paper and mailing it in a sealed, stamped and hand printed #10 envelope to: Letter to Jo from Jovia. c/o Jovia Financial Credit Union, 1000 Corporate Drive, Westbury, NY 11590. Entries must be mailed and postmarked between November 1, 2026, and November 23, 2026, and must be received by December 1, 2026. Mail-in entries will be entered into the random drawing on an equal basis with online and in-person entries.

5. **Winner Selection**: Winners will be selected in a random drawing from all entries (excluding previous winners of this promotion) received during the entry period. Potential winners will be notified via [email/phone]. If a potential winner is under 18 years of age, the prize must be claimed, signed for, and accepted on their behalf by a parent, legal guardian, or an adult (18+) designated by the minor. The sponsor reserves the right to require proof of age and identity, as well as a signed affidavit of eligibility and release from the adult companion or guardian, before awarding a gift. There will be a drawing on or around December 1, 2026. Winners will be notified within 3 days of random drawing via email and/or phone provided on the form/letter account. Potential winners must accept prize within three (3) days of being notified. If a potential winner fails to timely respond or is disqualified for any reason, Jovia may, in its sole

discretion, award the applicable prize to an alternate winner selected at random. Winners will be required to sign and return an Affidavit of Eligibility, Release of Liability, and an Advertising a Publicity/Advertising Consent Form within two (2) days of notification. Failure to comply with this condition may result in prize forfeiture.

6. **Prizes/Odds of Winning Prize**: The prize will be determined by what the winner requested at the time of entry. There will be 10 gifts fulfilled. The maximum gift value will be $500 USD, including taxes and fees. Entries that exceed the maximum value will be disqualified. One gift will be issued per winner. Additional gifts will be disqualified. Prizes will be sent to a branch location for the winner to pick up. Overall odds of winning depend on the number of all entries received during the Sweepstakes Period. The number of qualified entries will not affect the value of the prize awarded.

7. **Prize Restrictions**: No substitutions, cash equivalents, or transfer of prize permitted except at the sole discretion of the Sponsor. If a prize or a portion of a prize becomes unavailable for any reason, Jovia reserves the right to substitute it with a prize of equal or greater value. Prizes may not be sold, bartered or exchanged by winners. The prize consists only of 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 from 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. The prize will be fulfilled by Jovia after verification of eligibility. No Illegal or Restricted Items: The request must not violate any local, state, or federal laws. Requests for firearms, ammunition, tobacco, alcohol, controlled substances, adult content, or gambling materials are strictly prohibited and will disqualify the entry.
    - No Hidden or Ongoing Costs: The prize covers a one-time purchase only. Requests that require ongoing financial obligations, recurring subscription fees, memberships, registration fees, or specialized insurance are ineligible.
    - Availability Requirements: The requested item or service must be commercially available, in stock, and ready for immediate purchase and delivery through standard, mainstream retail channels at the time of the drawing. Requests for pre-orders, back-ordered items, custom-made goods, or items sold exclusively via secondary markets/auctions (e.g., eBay bidding) are ineligible.

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

9. **Official Rules**: A copy of these official rules is available at all Jovia branch locations and on www.jovia.org/dear-jo.

10. **Sponsor**: Jovia Financial Federal 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. If a winner is a minor, explicit written parental or legal guardian consent to this publicity release must be obtained before the minor's name, photo, or likeness is published. By participating, entrants agree to be bound by the Official Rules and the decisions of the judges, which are final and binding in all respects.

12. **Winner's List**: For the winner list, send a self-addressed stamped envelope to Holiday Jo from Jovia Letter c/o Jovia, 1000 Corporate Drive, Westbury, NY 11590. Attn: Marketing. Requests for winner information must be received by December 21, 2026.

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.

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

16. **Social Media Promotion**: Although the giveaway may be featured on Instagram, Facebook and/or other social media platforms, the sweepstakes is in no way sponsored, endorsed, administered by, or association with Instagram, Facebook and/or such other social media platforms and you agree that Instagram, Facebook and all other social media platforms are not liable in any way for any claims, damages or losses associated with the giveaway.

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.

18. **NO PURCHASE NECESSARY TO ENTER OR WIN.** Entry period valid from November 1st, 2026, through November 31st, 2026. Offer available to members and prospects of Jovia Financial Federal Credit Union. The Giveaway is open to individuals of any age. However, if a participant is under the age of 18 (or under the age of majority in their state/jurisdiction of residence), they must be accompanied by, or have their gift claimed by, a parent, legal guardian, or an authorized adult (18 years of age or older). 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. Jovia and its agencies assume no responsibility or liability for damages, losses or injury resulting from acceptance or use of any gift. Winners will be selected at random on or around December 1, 2026. By providing Jovia Financial Credit Union with your email address, you are consenting to receive email communications from Jovia Financial Credit Union.

19. **Governing Law**: The Giveaway is governed by the laws of New York State, without regard to its conflict of law principles. Except where prohibited by law, each Participant agrees that any and all disputes, claims, and causes of action arising out of, or connected with, the Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of New York. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, Participant's rights and obligations, or the rights and obligations of the Sponsor and Administrator in connection with the Giveaway, shall be governed by, and construed in accordance with, the laws of the State of New York.