more than just banking.

ALEC HOLIDAY SWEEPSTAKES – OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN.
MAKING A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

SWEEPSTAKES ENTRY PERIOD: ALEC Holiday Sweepstakes (the "Sweepstakes") begins November 1, 2026 and ends December 31, 2026 (the "Sweepstakes Period").

ELIGIBILITY: The Sweepstakes is open to legal residents of the 50 United States, including the District of Columbia, who are age 18 years of age or older at the time of entry and are the primary cardholder with Abbott Laboratories Employee Credit Union ("ALEC"). Entrant must remain in good standing through the Sweepstakes Period and at the time of winner notification and verification. Directors, employees and their immediate family are prohibited from winning. Sweepstakes is subject to all applicable federal, state and local laws and regulations.

HOW TO ENTER: There are two (2) ways to enter.

Method #1: Purchase Entry. During the Sweepstakes Period, when you use your eligible ALEC Visa® Credit Card, you will receive one (1) entry into the Sweepstakes for every purchase. Purchase Entries must post to the members account by January 1, 2027.

Method #2: Alternate Method of Entry ("AMOE") / Mail-in Entry. To enter without making a purchase*, mail a postcard (the "Mail-In Entry"), including your name, complete address, email address, and phone number to the following address to receive one (1) entry into the Sweepstakes:

ALEC Holiday Sweepstakes
325 Tri-State Parkway
Gurnee, IL 60031

Each Mail-In Entry must be mailed separately and must be postmarked between November 1, 2026 and December 31, 2026, and received by Tuesday, January 5, 2027. Photocopied, illegible, or mechanically reproduced entries are not eligible. ALEC is not responsible for lost, late, damaged, misdirected or postage-due mailed entries.

All methods of entry have an equal chance of winning.

PRIZES. Odds of winning will depend upon the total number of eligible entries received.

Weekly Prizes: There are eighteen (18) $100 cash prizes available to be won during the promotional period, with two (2) winners selected every week.

Monthly Prizes: There are four (4) $500 cash prizes available to be won during the promotional period, with two (2) winners selected every month.

Limit one (1) prize per member during the promotional period.

RANDOM DRAWING: Weekly random drawings will be held during the promotional period. The monthly random drawings will be held on or around December 2, 2026 and January 6, 2027. Odds of winning will depend upon the number of eligible entries received per month during the promotional period.

WINNER NOTIFICATION & VERIFICATION: Winners will be notified via email and/or phone. The prizes will be awarded within approximately 45 days after the winners are verified. The $100 or $500 Prize will be deposited into your ALEC savings account.

If you are not a current member, or if the prize winner is found to be ineligible or not in compliance with these rules, that winner will be disqualified, and the prize may be awarded to an alternate prize winner in a separate random drawing.

PRIZE CONDITIONS: Prizes are not assignable nor transferable. No exchange or substitution of prizes, except at the sole discretion of ALEC.

Prize winner is responsible for all federal, state, local and income taxes associated with winning prize.

GENERAL: Participating entrants agree to these Official Rules and the decisions of the Sponsor and the Sweepstakes Administrator, and release ALEC from all claims and liability relating to their participation in the promotion, and the acceptance and use/misuse of the prize offered. Winner assumes all liability for any injury or damage caused or claimed to be caused, by participation in this Sweepstakes or use/misuse or redemption of the prize. ALEC is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prize.

WINNER CONFIRMATION REQUEST: For a written confirmation of the winners (available after January 15, 2027), send a stamped, self-addressed envelope (no later than February 13, 2027), to:

ALEC Holiday Sweepstakes Winner Confirmation Request
325 Tri-State Parkway
Gurnee, IL 60031

By members' choice, your funds are insured by American Share Insurance up to $250,000 per account. This institution is not federally insured. Promotional period begins November 1st and ends December 31st, 2026. *No purchase necessary to enter or win. Purchase does not increase your chances of winning. All new and existing ALEC Visa® cardholders will automatically receive one (1) entry into the Sweepstakes for every purchase during the promotional period. To enter without making a purchase, mail a postcard including your name, complete address, email address, and phone number to: ALEC Holiday Sweepstakes, 325 Tri-State Parkway, Gurnee, IL 60031. All entries must be postmarked by December 31st, 2026, and received by January 5th, 2027. Prizes: (4) $500 monthly prizes. (18) $100 weekly prizes. Limit one (1) prize per member during the promotional period. All federal, state, and local income or other taxes are the responsibility of the winners. Winners will have their prize deposited directly into their ALEC saving share account. Weekly random drawings will be held during the promotional period. The monthly random drawings will be held on or around December 2nd, 2026 and January 6th, 2027. Directors, employees and their immediate family are prohibited from winning. Visit alecu.org for complete disclosure and Sweepstakes rules.