

OFFICIAL RULES & PARTICIPATION TERMS

TowerCares “\$250,000 for a Brighter America” Community Vote

NO PURCHASE OR PAYMENT NECESSARY TO PARTICIPATE.

1. Sponsor

The “\$250,000 for a Brighter America” Community Vote (the “Community Vote”) is sponsored by the TowerCares Foundation, 7901 Sandy Spring Road, Laurel, MD 20707 (“Sponsor”), in partnership with Tower Federal Credit Union.

2. Overview

As part of its “\$250,000 for a Brighter America” campaign celebrating America’s 250th anniversary, the TowerCares Foundation, in partnership with Tower Federal Credit Union, is committing \$250,000 to support nonprofit organizations serving military heroes, veterans, and children in need.

As part of this initiative, the community is invited to help guide how a portion of these charitable funds will be distributed through an online vote.

The Community Vote is intended solely as a charitable engagement initiative and is not a lottery, raffle, or sweepstakes.

3. Eligibility

The Community Vote is open to:

- Current Tower Federal Credit Union members who are at least eighteen (18) years of age at the time of participation, regardless of state of residence; and
- Non-members who are legal residents of Maryland, Washington, D.C., Virginia, or Pennsylvania and are at least eighteen (18) years of age at the time of participation.

Void where prohibited by law.

4. Voting Period

The Community Vote begins at 12:00 a.m. Eastern Time on May 20, 2026 and ends at 11:59 p.m. Eastern Time on June 30, 2026 (the “Voting Period”).

Votes submitted outside the Voting Period will not be counted.

5. How to Participate

Eligible participants may visit the official campaign webpage located at:

<https://www.towerfcu.org/America250>

Participants may review the five (5) participating nonprofit organizations selected by Sponsor and cast one vote for the organization they wish to support.

Participants may be required to provide:

- Full name
- Email address
- ZIP code
- Whether they are a current Tower Federal Credit Union member

Limit one (1) vote per person and per email address during the Voting Period.

Duplicate, automated, scripted, fraudulent, or otherwise manipulated submissions may be disqualified at Sponsor’s sole discretion. Sponsor reserves the right to invalidate votes associated with multiple email addresses submitted by the same individual or other suspicious activity.

6. Participating Organizations

Sponsor will identify five (5) eligible nonprofit organizations participating in the Community Vote.

Participating organizations will support causes aligned with the mission of the TowerCares Foundation, including support for military heroes, veterans, and children in need.

Sponsor reserves the right to substitute, remove, or modify participating organizations at any time for operational, legal, reputational, or charitable eligibility reasons.

7. Community Donation Allocation

Sponsor intends to distribute approximately \$50,000 in charitable donations among the five (5) participating nonprofit organizations identified in the Community Vote.

At the conclusion of the voting period, the \$50,000 community donation pool will be allocated among the five participating charities as follows:

- Each participating charity will receive a minimum guaranteed donation of \$5,000.
- The remaining donation funds will be distributed proportionally based on the percentage of eligible votes received by each charity during the voting period.
- Final donation amounts will be determined by Tower Federal Credit Union and the TowerCares Foundation in their sole discretion based on the final verified voting results.
- In the event of a tie, tied organizations will receive equal allocation of the applicable portion of remaining funds.
- Votes have no cash value and are used solely to help determine the allocation of charitable donations.
- Tower Federal Credit Union and the TowerCares Foundation reserve the right to modify donation allocations if necessary to ensure fairness, address technical or voting irregularities, comply with applicable laws, or fulfill charitable giving objectives.

Example allocation methodology (for illustrative purposes only):

If all five charities receive the guaranteed minimum donation of \$5,000 each, the remaining \$25,000 will be distributed proportionally based on each charity's percentage of total eligible votes received.

Additional charitable funding may be allocated based on Community Vote results.

Final donation amounts and charitable allocations remain subject to Sponsor and TowerCares Foundation review, approval, and discretion.

Community Vote results are advisory in nature and are not binding.

8. Publicity

By participating, participants grant Sponsor and TowerCares Foundation permission to use aggregated voting results, first name, hometown, and optional submitted comments for

promotional, marketing, public relations, and community impact purposes without additional compensation, except where prohibited by law.

Sponsor will not publicly disclose personally identifiable information without consent.

9. Privacy

Information collected in connection with the Community Vote is subject to the Sponsor's privacy practices and the [privacy policy](#) of Tower Federal Credit Union.

10. Prohibited Conduct

Sponsor reserves the right to disqualify or invalidate votes generated through:

- Automated means or bots
- Fraudulent activity
- Multiple accounts or identities
- Manipulation of the voting process
- Conduct inconsistent with the spirit of the campaign

Sponsor's decisions regarding vote validity are final.

11. Limitation of Liability

Sponsor and TowerCares Foundation are not responsible for:

- Technical failures
- Website interruptions
- Lost, late, incomplete, or corrupted submissions
- Unauthorized access
- Voting transmission errors

Sponsor reserves the right to cancel, suspend, or modify the Community Vote if administration, security, fairness, or proper operation of the campaign is impaired.

12. General Conditions

Sponsor reserves the right to interpret and apply these Official Rules & Participation Terms in its sole discretion.

All decisions by Sponsor regarding the Community Vote, charitable allocations, vote tabulation, and campaign administration are final and binding.

13. Governing Law and Disputes

The Community Vote is governed by the laws of the State of Maryland. Any disputes arising out of or relating to this Community Vote shall be resolved exclusively in the state or federal courts located in Maryland closest to Sponsor's home office. Entrants waive any right to pursue any class action claims.

14. Sponsor Contact Information

TowerCares Foundation
7901 Sandy Spring Road
Laurel, MD 20707