



"Arbor 90 Years Strong" Giveaway

Official Rules

1. No purchase is necessary.

2. ELIGIBILITY – Participation in the “Arbor 90 Years Strong” Giveaway is limited to eligible persons who are 18 years of age or older and United States residents. By submitting an entry, you agree to be bound by these Official Rules. The Campaign period begins on February 7, 2025, at 12:00 a.m. EST, and ends on November 10, 2025, and applies to entries received by Arbor Financial Credit Union (“the Credit Union”) during this period. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner may be chosen. Employees, officers, directors of the Credit Union and immediate family members (spouse, parents, siblings, children, and their spouses), and persons living in the same households of each of the above are ineligible.

3. PRIZES – The Credit Union will award a total of one (1) \$9,090 cash prize that will be presented on or around November 10, 2025.

4. HOW TO ENTER – All eligible members of the credit union will automatically be entered. Members in good standing will receive one entry for each Qualifying Product in good standing, as of November 10, 2025, that they have at the Credit Union. For example, a member who has a credit card, primary savings, checking account, auto loan, and mortgage, will receive five entries (one for each product). Qualifying Products include: Primary Savings, Special Savings (limit 1), CD (limit 1), Premier Savings, checking (limit 1), credit card, auto loan, mortgage, Home Equity Loan, HELOC, personal loan, and Boat & RV loan. Qualifying products must be open and/or funded no later than November 9, 2025. A submission can also be entered by mailing a 3 x 5 postcard with your name, address, and telephone number to Arbor Financial Credit Union, Attn: Arbor 90 Years Strong, 1551 South 9th Street, Kalamazoo, MI 49009. One entry per person, per submission, no photocopied or mechanically reproduced entries accepted, and the Credit Union is not responsible for lost, late, misdelivered, incomplete, or postage-due entries. Mailed submissions do not add additional entries for existing members. Entries must be received by November 9, 2025, at 12:00 p.m.

5. WINNER SELECTIONS – One (1) winner will be selected on or about November 10, 2025. The selected winner, will be notified by telephone or email following the drawing day. In the event a selected winner is unreachable within seven days or cannot accept the prize for any reason, the selected winner will forfeit the prize, and an alternate winner may be selected from the remaining eligible entries. No transfer or substitution of a prize is permitted by the winner. No cash or other considerations will be paid. The odds of winning will depend upon the number of eligible entries received.

6. CONDITIONS OF PARTICIPATION – The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Campaign and acceptance of a prize. Entrants agree to be bound by the terms of these Official Rules and by the decisions of the Credit Union, which are final and binding on all matters pertaining to this Campaign. By accepting a prize, the winner agrees to hold the Credit Union and its employees harmless for any injury or damage caused or claimed to be caused by participation in the Campaign or acceptance, receipt, possession, or misuse of the prize. The Credit Union is not responsible for any printing, typographical, mechanical, or other error in the administration of the Campaign or in the announcement of the prize.

7. PUBLICITY AUTHORIZATION – The Credit Union may use the winner's name, likeness, and city name for promotional purposes without additional compensation. The winner also agrees to work with the Credit Union's marketing team to take a photo and participate in a short interview for promotional purposes.

8. WINNERS LIST – The names of the winner will be kept at the Credit Union. For a copy of the winner's list, please contact hello@arborfcu.org. The Campaign winners recognize that the Winners List is public information that will include their name and is presentable upon request to the Credit Union.

9. TAXES AND TAX REPORTING - Winners are responsible for all applicable taxes. Winners must provide all information necessary for the Credit Union to make required tax reports, or prizes will be forfeited.

10. Void where prohibited by law. All federal, state, and local laws and regulations apply.