

# EMPOWER

YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™



SUPPORTED BY





# International Credit Union Day COLORING CONTEST

## Instructions:

1. Have your child color the coloring page.
2. Turn in the coloring page to any Arbor Financial Credit Union branch with the contact section below filled out.
3. We will contact you if you win one of the exciting prizes! You can find more information and official rules on our website at:  
<https://www.arborfcu.org/personal-banking/savings-accounts/explorers-club>.

## Contact Information:

Name: \_\_\_\_\_

Parent Name: \_\_\_\_\_

Phone number: \_\_\_\_\_

Email: \_\_\_\_\_

Age: \_\_\_\_\_

**Official Rules** 1. **No purchase is necessary. Membership is not required to participate in the prize drawing.** 2. **ELIGIBILITY** – Participation in the “International Credit Union Day Coloring Contest” (“The Campaign”) is limited to eligible persons who are 12 years or younger. By submitting any entry, you agree to be bound by these Official Rules. The Campaign period begins on Saturday, October 8, 2022, at 9:00 a.m. EST and ends on Thursday, October 20, 2022, at 5:00 p.m. EST, and applies to entries actually received by the 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, 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 two \$10 Visa gift cards. 4. **HOW TO ENTER** – Coloring pages will be available at all 12 Arbor Financial Credit Union locations as well as on our website at [www.arborfcu.org](http://www.arborfcu.org). Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, Attn: **International Credit Union Day Coloring Contest**, 1551 South 9<sup>th</sup> Street, Kalamazoo MI 49009. One entry 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. Entries must be received by 5:00 p.m. EST on Thursday, October 20, 2022. **One entry per person.** 5. **WINNER SELECTIONS** – Two winners will be selected on Friday, October 21, 2022, at random from eligible entry forms. The selection of a prize winner hereunder will be final. *Selected winners and/or their parent/guardian/adult joint account owner, will be notified by mail, 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 or may not be selected from the remaining eligible entries. No transfer or substitution of prize permitted by winner. No cash or other considerations will be paid. Odds of winning will depend upon the number of eligible entry forms 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, 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 winner's name, likeness and city name for promotional purposes without additional compensation. 8. **WINNERS LIST** – The names of the winners will be kept at the Credit Union. For a copy of the winners list, please contact [marketing@arborfcu.org](mailto:marketing@arborfcu.org). The Campaign winners recognize that the Winners List is public information which 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 prize will be forfeited. 10. Void where prohibited by law. All federal, state and local laws and regulations apply.