



"EXPLORER'S CLUB SAVINGS PASSPORT TO WIN "

Official Rules

1. No purchase is necessary. Membership is not required to participate in the prize drawing.

2. ELIGIBILITY – Participation in the “**EXPLORER’S CLUB SAVINGS PASSPORT TO WIN**” promotion is limited to eligible persons who are 12 years or younger and Michigan residents. By submitting an entry, you agree to be bound by these Official Rules. The Campaign period begins on Monday, January 9, 2023, at 9:00 a.m. EST, and ends on Sunday, December 30, 2023, at 5:00 p.m. EST, and applies to entries actually received by Arbor Financial Credit Union (“the Credit Union”) during this period. All winners and/or their parent, guardian, or adult joint owner 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 a total of five (5) \$25 cash prizes, one (1) during each of four quarterly drawings and one (1) at the end of Youth Month.

4. HOW TO ENTER – Explorer’s Club members who complete a Savings Passport can drop off the passport to any Arbor Financial location to be entered into the drawing. Savings Passports are completed by the child making five branch deposits and receiving a stamp from the teller for each deposit. New Savings Passports are available at all Arbor Financial locations. Multiple Savings Passports may be submitted. A maximum of ten (10) Savings Passports may be submitted per child during the Campaign Period. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, Attn: Savings Passport To Win, 1551 South 9th Street, Kalamazoo, MI 49009. One entry per submission, no photocopied or mechanically reproduced entries accepted, and the Credit Union are not responsible for lost, late, misdelivered, incomplete, or postage-due entries. Entries must be received by March 31, 2023, April 30, 2023, June 30, 2023, September

30, 2023, and December 30, 2023, at 5:00 p.m. EST. **One mail-in entry per person.**

5. WINNER SELECTIONS – One winner will be selected at random from eligible entries on the following days: April 10, 2023, May 5, 2023, July 10, 2023, October 9, 2023, January 8, 2024. Entries not selected as a winner are eligible for the next drawing. The selection of a prize winner hereunder will be final.

Parents, guardians, or adult joint owners of the selected winners will be notified by telephone 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 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 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, 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 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.

8. WINNERS LIST – The names of the winners will be kept at the Credit Union. For a copy of the winner's list, please contact marketing@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 the prize will be forfeited.

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