



"Get More Summer" Official Rules

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

2. ELIGIBILITY – Participation in the “Get More Summer” promotion (“the Campaign”) is limited to eligible persons who are 18 years or older and Michigan residents. By submitting any entry, you agree to be bound by these Official Rules. The Campaign period begins on Wednesday, June 1, 2022, at 9:00 a.m. EST, and ends on Wednesday, August 31, 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 a total of three (3) cash prizes of \$250.

4. HOW TO ENTER – Visit Arbor Financial Credit Union’s Facebook page and comment on the pinned post telling us how you would have more fun this summer with an extra \$250. Stop by one of our 12 branch locations and scan the QR code to complete a digital entry form. Close on an unsecured summer loan by August 31, 2022, to be automatically entered. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, Attn: Get More Summer, 1551 South 9th 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 Wednesday, August 31, 2022.
One entry per person.

5. WINNER SELECTIONS – One winner will be selected on June 21, July 18, and September 9, 2022, at random from eligible entries. The selection of a prize winner hereunder will be final.

Selected winners 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 a prize permitted by 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 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.

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 names 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.