



Celebrate the Holidays Giveaways

1. No purchase is necessary.
2. **ELIGIBILITY** – Participation in the “Celebrate the Holidays Giveaways” 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 November 1, 2023, at 12:00 a.m. EST, and ends on January 15, 2024, at 12:00 a.m. EST, and applies to entries actually 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 six (6) prizes including one (1) iPad, one (1) Ember Mug, one (1) Home Gift Basket, one (1) Keurig, one (1) Fitbit Fitness Watch, and one (1) Bluetooth Speaker.
4. **HOW TO ENTER** – Submissions can be entered by obtaining a holiday loan or visiting any Arbor Financial branch and submitting a paper entry form. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, Attn: Celebrate the Holidays Giveaways, 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 12:00 a.m. EST January 15, 2024. One entry per person.
5. **WINNER SELECTIONS** – Six winners will be selected throughout the promotion period on the following dates: November 15, 2023, November 29, 2023, December 8, 2023, December 18, 2023, January 5, 2024, and January 15, 2024 at random from eligible entries. The selection of a prizewinner hereunder will be final. Selected winners will be notified by mail, telephone, or email, following the drawing week. 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 hello@arborfcu.org.

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.