

**1. RECIPIENT ELIGIBILITY:** Must be 18 years of age or older as of the date of entry and a legal resident of Michigan or Florida. NO PURCHASE NECESSARY. Contest is subject to all applicable federal, state and local laws and regulations. Void where prohibited. Contest is not open to employees of Lake Michigan Credit Union ("LMCU") or their immediate family members, or to employees or immediate family of any of LMCU's affiliated companies, licensees, advertising or promotional agencies. Immediate family includes the following: spouse, child, father, mother, brother, sister, grandparent, step parents, step children, mother-in-law, father-in-law, brother-in-law, sister-in-law, grandchildren, and grandparents-in-law.

**2. SUBMISSION ELIGIBILITY:** In order for entry to be eligible, entrant must log into the LMCU EverFi website and complete a playlist of interactive learning content in its entirety. Eligible playlists for entry are limited to 'Achieve Your Financial Resolutions,' 'Building Financial Resilience,' 'Financial Foundations,' 'Building Financial Capability,' 'Preparing for Retirement,' 'Owning a Home,' 'Investing in Your Future,' 'Financial Caregiving,' and 'Small Business Essentials.' Legitimate contact information must be provided by entrant for entry to be eligible.

**2. CONTEST PERIOD:** Contest runs from 12:00 AM EDT on Wednesday, September 1, 2021 through 11:59 PM EDT on Thursday, September 30, 2021 (the "Contest Period"). Entries must be received no later than 11:59 PM EDT Thursday, September 30, 2021.

**3. SELECTION OF WINNERS AND PRIZE:** Lake Michigan Credit Union (LMCU) will randomly select five individuals to win a \$100 Amazon gift card from all eligible LMCU EverFi entries (combined from all sources of entry), subject to verification and compliance with the rules. Winners will be notified via the email address on their account. Winners will receive their gift card via USPS to a mailing address provided by them via phone or email after LMCU reaches out to them directly. LMCU is not responsible for any gift card lost in the mail. Odds of winning depend on the number of eligible entries received. The prizes are non-transferable, non-negotiable, and not redeemable for credit or merchandise. Limit one prize per winner.

**4. AGREEMENT TO RULES:** By participating, you agree to be fully and unconditionally bound by these rules, and you represent and warrant that you meet the eligibility requirements. Entrants agree LMCU has the sole right to decide all matters and disputes arising from this Contest and that its decision is final and binding. ANY ATTEMPT TO DAMAGE OR UNDERMINE THE FAIR AND LEGITIMATE OPERATION OF THIS CONTEST WILL RESULT IN DISQUALIFICATION FROM THE CONTEST. Contest rules shall be governed and enforced pursuant to Michigan law, excluding choice of law provisions.

**5. LIMITATION OF LIABILITY:** Winners, by acceptance of their prize, agree to release, indemnify and hold harmless LMCU, its affiliates, and each of their employees, representatives, contractors, sponsors and advertisers, from any and all liability, loss, damage, costs or claims related to any allegation regarding the award of, the receipt of, or the use of their prize. LMCU is not responsible for personal injury of any prize winner incurred in connection with the use of their prize. Winners may be required to execute an affidavit of eligibility and release of liability prior to receiving their prize. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Twitter, Instagram, and any other social media platform. Each entrant and the prize winners forever releases and holds harmless LMCU, Facebook, Twitter, Instagram, and any other social media platform and their respective affiliated persons from any liability or claims made by such entrant or prize winner in any way related to participation in this contest.

**6. WINNER ANNOUNCEMENT:** Winners will be personally notified via their email addresses provided by 11:59 PM EDT on Friday, October 15, 2021, and may be announced on LMCU social media channels.

**7. SPONSOR:** Contest is sponsored by Lake Michigan Credit Union, PO Box 2848, Grand Rapids, Michigan 49501.

**8. INTERNET:** If for any reason, the internet-related portion of this contest is not capable of running as planned, including infection by computer virus, tampering, fraud, technical failure, or any other cause which corrupts or threatens the administration, security or integrity of the contest, LMCU reserves the right, in its sole discretion, to terminate or suspend the contest or any portion of the contest. LMCU is not responsible for internet crashes or slowdowns caused by network congestion, viruses, sabotage, satellite failures, phone line failures, electrical outages, natural disasters or acts of man or God.

**9. PRIVACY:** LMCU will not share information received with any third-party vendors. This contest will not be published without the written permission of LMCU.

**10. MODIFICATION OR ELIMINATION OF PROGRAM:** Lake Michigan Credit Union reserves the right to modify or eliminate this contest at any time without notice. Notwithstanding the foregoing, any award due and payable under the program prior to such modification or elimination shall continue to be payable according to the program's terms in effect at the time Lake Michigan Credit Union provided the gift. All entries shall become the property of Lake Michigan Credit Union.