

OFFICIAL RULES

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,” “Sponsor”) 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, stepparents, stepchildren, mother-in-law, father-in-law, brother-in-law, sister-in-law, grandchildren, and grandparents-in-law.

2. SUBMISSION ELIGIBILITY: For an entry to be eligible, entrant must log in to the LMCU EVERFI website and complete one eligible 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,’ ‘Small Business Essentials,’ ‘Financing Higher Education,’ ‘Healthcare Finances,’ and ‘Investor Education.’ Legitimate contact information must be provided by entrant for entry to be eligible.

3. CONTEST PERIOD: Contest runs from 12:00 AM EDT on Tuesday, January 17, 2023 through 11:59 PM EDT on Thursday, February 16, 2023 (the “Contest Period”). Entries must be received no later than 11:59 PM EDT Thursday, February 16, 2023.

4. SELECTION OF WINNERS AND PRIZE: Sponsor will randomly select one entrant to win a \$500 Visa gift card (“Prize”) from all eligible LMCU EVERFI entries (combined from all sources of entry), subject to verification and compliance with the Official Rules. Odds of winning depend on number of eligible entries received.

5. NOTIFICATION AND VERIFICATION OF WINNER: Winner will be personally notified via email by 11:59 PM EDT on Friday, February 24, 2023, and may be announced on LMCU social media channels prior to verification. Sponsor will attempt to notify winners by the email address associated with their account. If an entrant selected as a winner does not respond to initial notification attempts within 10 days, is found to be ineligible, fails to comply with these Official Rules, or fails to provide proof of identity or sign and return any required documents by the deadline established by Sponsor, that entrant shall be disqualified and an alternate winner may be selected at random from among remaining entries until an eligible winner responds. Sponsor is not responsible for a winner’s failure to answer to messages. Time permitting, Sponsor will conduct up to two additional random drawings to select an alternative winner for the Prize.

6. PRIZE REDEMPTION: Winner may redeem Prize electronically via the email provided. Winner may also receive their gift card via USPS to a mailing address provided by them via phone or email after Sponsor reaches out to them directly. Sponsor is not responsible for any gift card lost in the mail. The Prize is non-transferable, non-negotiable, and not redeemable for credit or merchandise. Limit one Prize per winner. Winner assumes all applicable tax liability for their Prize and may be required to submit a completed W9 form (available at <http://www.irs.gov/pub/irs-pdf/fw9.pdf>) prior to receiving a Prize. Returned or unclaimed Prizes will be forfeited, and no alternate Prize will be awarded.

7. CONDITIONS & RESTRICTIONS: Entrants agree Sponsor has the sole right to decide all matters and disputes arising from this Contest and that its decision is final and binding. Sponsor reserves the right to prohibit any entrant from participating in the Contest if, at its sole discretion, Sponsor finds such entrant to be tampering with the entry process or the operation of the Contest, or if such entrant shows a disregard for, or attempts to circumvent, these Official Rules, or acts: (a) in a manner the Sponsor determines to be not fair or equitable; (b) in an annoying, threatening, or harassing manner;

or (c) in any other disruptive manner. Except where prohibited by law, entrants agree to allow use of their name, voice, photograph, likeness, and hometown, in any medium of communication, including print, Internet, radio and/or television and for any purpose in connection with the Contest, including advertising, promotional or other purposes, by Sponsor and/or its affiliates, without additional compensation. If a dispute arises regarding compliance with these Official Rules, Sponsor may consider, in its sole discretion, data reasonably available to Sponsor through information technology systems in Sponsor's control, but Sponsor will not be obligated to consider any data or other information collected from any other source. Neither the failure of Sponsor to insist upon or enforce strict performance of any provision of these Official Rules nor the failure, delay or omission by Sponsor in exercising any right with respect to any term of these Official Rules, will be construed as a waiver or relinquishment to any extent of Sponsor's right to assert or rely upon any such provision or right in that or any other instance. If there is any conflict between any term of these Official Rules and any of the entry or marketing materials used in connection with the Contest, the terms of the Official Rules will govern.

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 that corrupts or threatens the administration, security or integrity of the Contest, Sponsor reserves the right, in its sole discretion, to terminate or suspend the Contest. If Sponsor terminates the Contest, Sponsor will post notice of its action on the Contest webpage and award prizes for that Contest in a random drawing from among all eligible, non-suspect entries received for that Contest.

9. INDEMNIFICATION/HOLD HARMLESS: By participating, entrants agree: (a) to release, indemnify, and hold harmless Sponsor, prize provider, and their respective affiliates, parents, and subsidiaries, and the advertising agencies, promotion agencies, and other third parties involved in the development and administration of this Contest and all of their respective officers, directors, employees, representatives, and agents (the "Released Parties") from all liability, injuries, losses or damages of any kind to persons, including but not limited to invasion of privacy (under appropriation, intrusion, public disclosure of private facts, false light in the public eye or other legal theory), defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright, or other intellectual property rights, death or property damage resulting in whole or in part, directly or indirectly, from the acceptance, delivery, possession, misuse or use of a prize (including any travel or activity related thereto), or from participation in and/or entry into or creation of an entry for the Contest and/or the broadcast or exploitation or use of entry or any other Contest-related activity; (b) Released Parties are not responsible for personal injury of any prize winner in connection with the use of their prize; and (c) that the Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guaranty, expressed or implied, in fact or in law, relating to any prize.

10. LIMITATION OF LIABILITY: The Released Parties are not responsible or liable for: (a) any incorrect or inaccurate entry information or other errors in the printing, offering or administration of the Contest or in the announcement of the prize(s), (b) any error, omission, interruption, defect or delay in operation or transmission at any website, or wireless calling service, interrupted or unavailable network, server or other conditions, (c) failure of any entry to be received by Sponsor due to technical problems, telephone service problems, human error, or wireless calling service, (d) mechanical, technical, computer, hardware or software errors, malfunctions, or failures of any kind, including but not limited to failed, incomplete, garbled, or delayed transmission of entries, traffic congestion, viruses, sabotage, satellite failures, electrical outages, on telephone lines, on the Internet, at any website, or application or lost or unavailable network connections or natural disasters or acts of God or man, which may limit an entrant's ability to participate in the Contest, (e) communication line, hardware and/or software failures, malfunction of phones (including wireless phones/handsets), phone lines, other communications malfunctions, unavailable network connections, cellular equipment towers, telephone systems or wireless service, (f) damage to any computer (software or hardware) resulting from participation in the Contest, or damage to mobile phone or other PDA device, (g) theft or destruction of, tampering with, unauthorized access to, or alteration of entries and/or entry information, (h) entries that are late, lost, stolen, incomplete, damaged, illegible, misdirected,

and/or unintelligible (or any combination thereof, or (i) any change of email address, mailing address, telephone number and/or any other contact information provided by entrant. Any expenses incurred by the entrant during the entry process are the sole responsibility of each entrant, and the Sponsor will not issue reimbursement for any expenses.

11. DISPUTES: By entering the Contest, entrants agree that: (a) any and all disputes, claims, and causes of action arising out of or connected with the Contest, or any prizes awarded, must be resolved individually, without resort to any form of class action; (b) any and all claims, judgments and awards will be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorneys' fees; and (c) under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses. Some jurisdictions do not allow for limitations on the ability to pursue class action remedies, or certain kinds of damages, and so these limitations may not apply to you. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrants or Released Parties in connection with the Contest, will be governed by Michigan law, without giving effect to any choice of law rules that would cause the application of the laws of any jurisdiction other than Michigan. All entrants agree, by participation in the Contest, to submit to the personal jurisdiction of the state and federal courts located in Grand Rapids, Michigan, which will be the exclusive forum for any dispute regarding any Official Rule or activity associated with the Contest.

12. NO AFFILIATION: This Contest is in no way sponsored, endorsed, or administered by Visa Inc or EVERFI. Any questions, comments or complaints regarding the Contest should be directed to Sponsor.

13. RULES & WINNERS LIST: For a winners list or a copy of the Official Rules, send a self-addressed stamped envelope to Lake Michigan Credit Union, PO Box 2848, Grand Rapids, MI 49501. All requests must be mailed separately, and you must specify whether you are requesting a winners list or the Official Rules. Requests for the winners list must be received within 30 days of the end of the Contest.

14. SPONSOR: Contest is sponsored by Lake Michigan Credit Union ("LMCU"), PO Box 2848, Grand Rapids, Michigan 49501.

15. PRIVACY: LMCU will not share information received on electronic or paper entry forms with any third-party vendors. This Contest will not be published without the written permission of LMCU.

16. MODIFICATION OR ELIMINATION OF PROGRAM: Sponsor 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 Sponsor provided the gift. All entries shall become the property of Sponsor.