

LMCU Instagram Follow Contest 3.0 Official Rules

1. 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.

2. HOW TO ENTER: You may enter by following [lakemichigan_cu](https://www.instagram.com/lakemichigan_cu) on Instagram. By entering you confirm that you satisfy the eligibility requirements.

3. CONTEST PERIOD: Contest runs now through 11:59 PM EDT on Monday, October 2, 2023 (the "Contest Period"). Entries ([lakemichigan_cu](https://www.instagram.com/lakemichigan_cu) Instagram follows) must be received no later than 11:59 PM EDT Monday, October 2, 2023.

4. SELECTION OF WINNERS AND PRIZE: On or about 9:00 AM EDT Friday, October 13, 2023, Lake Michigan Credit Union (LMCU) will randomly select a) winner from all eligible entries (combined from all sources of entry), subject to verification and compliance with the rules. The winner drawn wins a \$500 gift card. Winners will be notified via Instagram private message of their Instagram user account when they entered the contest (followed [lakemichigan_cu](https://www.instagram.com/lakemichigan_cu) Instagram page). If an entrant selected as the winner cannot be reached within 10 days, is found to be ineligible, or otherwise fails to comply with these official rules, that entrant shall be disqualified and an alternate winner may be selected at random from among remaining entries. LMCU is not responsible for a winner's failure to answer to messages. Odds of winning depend on the number of eligible entries received and any extra entries awarded by LMCU. The prizes are non-transferable, non-negotiable, and not redeemable for credit or

merchandise. Winner may redeem \$500 [type] gift card electronically via email provided or in person. Winner may also redeem prize in person at LMCU's corporate office during normal business hours, Monday-Friday 9:00 AM- 5:30 PM ET at 5540 Glenwood Hills Parkway, Grand Rapids, MI 49512 or Lake Michigan CU of Florida at 24201 Walden Center Drive #101, Bonita Springs, FL 34134.

5. 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.

6. LIMITATION OF LIABILITY: Winner by acceptance of their prize, agrees 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. Winner 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 winner 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.

7. WINNER ANNOUNCEMENT: The winners name will be published on LMCU's various social media platforms.

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

9. 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.

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