

**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. Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void where prohibited. Sweepstakes is not open to Lake Michigan Credit Union (“LMCU”) employees, directors, and officers or their immediate families, 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. SWEEPSTAKES PERIOD:** Sweepstakes runs from 12:00 p.m. EDT on Monday, April 1, 2024 through 11:59 p.m. EDT on Friday, July 5, 2024 (the “Sweepstakes Period”). Entries must be received no later than 11:59 p.m. EDT on Friday, July 5, 2024.

**3. HOW TO ENTER:** To enter, visit LMCU.org, follow the \$50,000 Home Makeover sweepstakes link and fully complete and submit an online entry form. Limit one entry per person, per day, regardless of entry method. Limit one entry per day per e-mail address. After the first entry, subsequent entries from the same person and/or the same e-mail address entered on the same day will be deleted. Individuals using multiple identities, automated entry systems generating more than one entry per day, or any other method to circumvent these rules will be ineligible and excluded. Entrants must use their own legal name. Copies or other mechanical reproductions, facsimiles, entries containing technical or electronic reproductions or entries containing attached files are not eligible and will be rejected. LMCU is not responsible for lost, incomplete, damaged, illegible, late, or misdirected entries, or for errors in mechanical transmission, technical difficulties, or inability to transmit internet entries. Alternatively, you may enter in-person at any LMCU branch. See a branch associate to enter. Additionally, a one-time entry using *most* LMCU ATMs may become available during the Sweepstakes Period. Watch ATM screens for details. ATMs excluded from the promotion include the following locations: 997 Butternut Dr, Holland, MI 49424; 1083-A 42<sup>nd</sup> Ave, Allendale, MI 49401; 6799 Cascade Rd SE, Cascade, MI 49546; 3493 W Shore Dr, Holland, MI 49424; 1210 Spaulding Ave SE, Cascade, MI 49546; 310 W Tienken Rd, Rochester Hills, MI 48306; 24201 Walden Center Dr #101, Bonita Springs, FL 34134; 2470 Immokalee Rd, Naples, FL 34110; 2370 Vanderbilt Beach Rd, Naples, FL 34109; 2120 Kings Highway, Port Charlotte, FL 33980; 1790 Main St, Sarasota, FL 34236; 675 68<sup>th</sup> St SW, Byron Center, MI 49315; 5023 Lake Michigan Dr, Allendale, MI 49401; 5701 28<sup>th</sup> St SE, Grand Rapids, MI 49546; 5986 Metro Way SW, Wyoming, MI 49519; 904 84<sup>th</sup> St SW, Byron Center, MI 49315; 4100 32<sup>nd</sup> Ave, Hudsonville, MI 49426; 677 E 8<sup>th</sup> St, Holland, MI 49423; 951 Jackson St, Grand Haven, MI 49417; 6206 Kalamazoo Ave SE, Kentwood, MI 49508; 2335 10 Mile Rd NE, Rockford, MI 49341; 3201 S State St, Ann Arbor, MI 48108; and 5519 Glenwood Hills Pkwy SE, Grand Rapids, MI 49512. LMCU reserves the right to modify requirements and entries at any time.

**4. SELECTION OF WINNERS:** By 5:30 p.m. EDT Friday, July 19, 2024, Lake Michigan Credit Union will randomly select a winner from all eligible entries (combined from all sources of entry), subject to eligibility verification and compliance with the rules. The winner of the \$50,000 will be notified by telephone. If an entrant selected as the winner cannot be reached by telephone after 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 any failure to answer or respond to telephone calls or messages. Odds of winning depend on the number of eligible entries received.

**5. PRIZE:** A potential prize winner's eligibility is subject to verification by Sponsor, whose decisions are final and binding on all matters related to this Sweepstakes. Subject to eligibility verification and compliance with these rules, the winner drawn will receive the grand prize of \$50,000 in the form of a cashier's check. The prize is non-transferable, non-negotiable, and not redeemable for credit or merchandise. Winner will be required to redeem the prize in person at LMCU's corporate office during normal business hours, Monday-Friday 9 a.m. - 5:30 p.m. ET at 5664 Prairie Creek Dr, Caledonia, MI 49316 or 21910 S Tamiami Trail, Estero, FL 33928. Winner will be required to show proof of identity and eligibility and sign a prize acceptance form when picking up their prize. Winner assumes all applicable tax liability for their prize, including all federal, state, and local taxes. Winners will be required to complete an IRS form W-9. LMCU reserves the right to withhold the prize until a completed form W-9 is received. LMCU will issue an IRS form 1099 to the winner.

**6. AGREEMENT TO RULES:** By participating, you agree to be fully 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 Sweepstakes and that its decision is final and binding. ANY ATTEMPT TO DAMAGE OR UNDERMINE THE FAIR AND LEGITIMATE OPERATION OF THIS SWEEPSTAKES WILL RESULT IN DISQUALIFICATION FROM THE SWEEPSTAKES. Sweepstakes rules shall be governed and enforced pursuant to Michigan law, excluding choice of law provisions.

**7. RIGHTS GRANTED BY YOU:** Winner agrees to be photographed and videotaped for promotional purposes when collecting their prize. Except where prohibited by law, all entrants agree to allow use of their name, voice, photograph, likeness, and any information provided on entry form and during a winner's interview, in any medium of communication, including print, internet, radio and/or television and for any purpose, including trade, advertising, promotional or other purposes, by LMCU and/or its affiliates, without additional compensation.

**8. 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 or any other social media platform. Each entrant and the prize winner forever release and holds harmless LMCU, Facebook 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 sweepstakes.

**9. WINNER ANNOUNCEMENT:** The winner's name will be published on LMCU's website and LMCU's Facebook page. You may also send a request for the winner's name by sending a stamped, self-addressed envelope after Friday, July 19, 2024, to: Attention: Marketing

Department - \$50,000 Home Makeover Sweepstakes, Lake Michigan Credit Union, PO Box 2848, Grand Rapids, MI 49501. Requests for the winner's name must be received by Friday, September 6, 2024.

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

**11. INTERNET:** If for any reason, the internet-related (or ATM, or entries received at a branch) portion of this sweepstakes 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 sweepstakes, LMCU reserves the right, in its sole discretion, to terminate or suspend the sweepstakes or any portion of the sweepstakes. 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.

**12. PRIVACY:** LMCU may use information submitted with an entry for LMCU's marketing purposes and consistent with LMCU's Privacy Policy available for review at <https://www.lmcu.org/utilities/privacy-notice/>.

This sweepstakes will not be published without the written permission of LMCU.