

**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.

**2. SUBMISSION ELIGIBILITY:** In order for entry to be eligible entrant must fully complete a registration on the EverFi website (<https://lmcu.everfi-next.net>). Legitimate contact information must be provided by entrant for entry to be eligible.

**2. CONTEST PERIOD:** Contest runs from 12:00 AM EST on Wednesday, January 13, 2021 through 11:59 PM EDT on Wednesday, February 17, 2021 (the "Contest Period"). Entries must be received no later than 11:59 PM EDT Wednesday, February 17, 2021.

**3. SELECTION OF WINNERS AND PRIZE:** Lake Michigan Credit Union (LMCU) will randomly select 5 individuals to win a \$100 LMCU Visa gift card from all eligible EverFi registrations (combined from all sources of entry), subject to verification and compliance with the rules. Winners will be notified via the email address provided when they register. Winners will receive their gift card via USPS to a mailing address provided by them when 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 and any extra entries awarded by LMCU. The prizes are non-transferable, non-negotiable, and not redeemable for credit or merchandise.

**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:** 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.

**6. WINNER ANNOUNCEMENT:** Winners will be personally notified via email address provided, and some winners 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.