

**Members First Credit Union's  
Helping Hands Visa & Debit Sweepstakes Official Rules**

1. **How to Enter-** The MFCU Helping Hands Visa & Debit Sweepstakes begins Monday, April 6, 2020 and ends Saturday, May 30, 2020. Each member (must be 18 to win) must make one (1) purchases on their MFCU Visa credit or MasterCard debit card each week (week determined as Sunday through Saturday).
2. **Rules and Eligibility:** The Contest is being conducted by Members First Credit Union (the "Sponsor"). Participation in the Contest is limited to individuals who are legal residents of the fifty (50) United States, and who are official members of Members First Credit Union. If the winner of the Contest prize is a minor in his or her jurisdiction of residence, the prize may be awarded in the name of his or her parents or legal guardian (if allowed by applicable law) or the contestant may be disqualified, in the sole and absolute discretion of the Sponsor.
3. **Drawing Dates-** Drawings will take place on or before Wednesday, April 15, 2020; Wednesday, April 22, 2020; Wednesday, April, 29, 2020; Wednesday, May 6, 2020; Wednesday, May 13, 2020; Wednesday, May 20, 2020; Wednesday, May 27, 2020; and Wednesday, June 3, 2020.
4. **Persons Eligible to Win-** Participation in the MFCU Visa Helping Hands Sweepstakes is for Members First Credit Union members. Staff members and their immediate households (including parents, children, stepchildren, spouses, significant others, sibling, and those residing at the same address) are not eligible to win. This promotion is only valid for member's using personal MFCU Visa credit cards. **Commercial MFCU Visa cards or debit cards are not eligible for this promotion.**
5. **Winners – There will be two winners (1 debit card winner and one Visa credit card winner) chosen by random drawing in each week. A member is only allowed to win one prize throughout the entirety of the promotion.** Once one member from a household wins, other members of the same household are not eligible to win. If the winner does not respond within seven (7) business days, a new winner will be chosen in another random drawing.
6. **Prizes-** Sixteen (16) separate prizes of a \$100 credit to the member's MFCU Visa account or checking account associated with the debit card. If winner has a Visa with MFCU, \$100 will be credited to your account. For those entering via the alternate method of entry, a deposit will be made into the regular share.  
No cash alternative to the prizes will be offered. The prizes are not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.
7. **Alternate Method of Entry:** To enter Visa Helping Hands Sweepstakes without an MFCU Visa credit card, send a self-addressed index card with name, address, phone number, and email address in a self-addressed envelope to Members First Credit Union, Attn: Marketing, PO Box 2165, Midland, MI 48641. Limit of 1 entry per member, per week, during sweepstakes period.
8. **Agreement-**By entering the MFCU Helping Hands Sweepstakes, each entrant agrees to release, discharge and hold harmless the Members First Credit Union, its legal representatives, affiliates, subsidiaries, agencies and their respective officers, directors, employees and agents from any damages whatsoever suffered, sustained or allegedly sustained in connection with the MFCU Visa Summer Giveaway or the acceptance of the Prize.
9. **Dispute-**Any dispute regarding these rules will be decided by the Members First Credit Union's President/CEO. All decisions are final.