

**Members First Credit Union's
Visa Summer Sweepstakes Giveaway Official Rules**

1. **How to Enter-** The MFCU Visa Summer Sweepstakes begins Monday, July 1, 2019 and ends Monday, September 30, 2019. Each member (must be 18 to win) must make five (5) purchases on their MFCU Visa card each month.
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-** Drawing will take place on or before Friday, August 9, 2019; Friday, September 13, 2019; and Friday, October 11, 2019.
4. **Persons Eligible to Win-** Participation in the MFCU Visa Summer 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 are not eligible for this promotion.**
5. **Winners – There will be two winners chosen by random drawing in each month. 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-** Six (6) separate prizes of a \$500 credit to the member's MFCU Visa account. If winner has a Visa with MFCU, \$500 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 Room Redo 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 month, during sweepstakes period.
8. **Agreement-**By entering the MFCU Summer 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.