

Members First Credit Union's Fall 2022 Spending Contest Official Rules

- 1. How to Enter-** The MFCU Fall 2022 Spending Contest Sweepstakes begins Tuesday November 15, 2022 and ends Saturday, December 31, 2022. Member must make ten (10) purchases on their MFCU Visa credit card during the promotional period (November 15 – December 31, 2022) to be entered to win. No purchase necessary. To enter without a MFCU Visa credit card, see “Alternate Method of Entry” below.
- 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. 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. Alternate Method of Entry:** To enter the Visa Fall 2022 Spending Contest Sweepstakes without an MFCU Visa credit card, send an index card with name, address, phone number, and email address in an envelope to Members First Credit Union, Attn: Marketing, PO Box 2165, Midland, MI 48641. Limit of 1 entry per person during sweepstakes period. Alternate method of entry must be received by January 3, 2023. If winner is chosen from an alternate method of entry, a \$500 Visa gift card will be awarded as a prize.
- 4. Drawing Dates-** Drawing will take place on or before Wednesday, January 11, 2023;
- 5. Persons Eligible to Win-** Staff members of MFCU and their immediate households (including parents, children, stepchildren, spouses, significant others, sibling, and those residing at the same address) are not eligible to win.
- 6. Winners – There will be three (3) winners chosen by random drawing at the conclusion of the promotional period. A winner is only allowed to win one prize throughout the entirety of the promotion.** Once one winner from a household is chosen, 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.
- 7. Prizes-** Three (3) separate prizes of a \$500 credit to the member’s MFCU Visa account (if the winner is an MFCU member with MFCU personal Visa credit card. For those entering via the alternate method of entry, a deposit of \$500 will be made into the regular share if the winner is a member of Members First Credit Union. If winner is not a member, prize will be issued as a \$500 Visa gift card.
No cash alternative to the prizes will be offered. Prizes are non-transferable. Prizes are subject to availability. We reserve the right to substitute any prize with another of equivalent value without notice.
- 8. Agreement-**By entering the MFCU Visa 2022 Spending Contest 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 Members First Credit Union’s President/CEO. All decisions are final.