UNIVERSITY OF MICHIGAN CREDIT UNION (UMCU)

Shop Local Give Local Giveaway 2026

OFFICIAL RULES

1. **How to Enter:** The UMCU Shop Local Give Local Giveaway begins on November 1, 2026 at 12:00 a.m. and ends December 31, 2026 at 11:59 p.m. All entries must be received by December 31, 2026 by 11:59 p.m. EST. Entries are required to be received by the following method:

    1. Automatic Entries: Members – An applicant will automatically receive one (1) Giveaway entry for making a qualifying purchase during the promotional period. In the event of a dispute as to who submitted a particular entry, such entry will be deemed to be submitted by the primary person in whose name was used to enter the Giveaway. Automatic entries must be made by 11:59 p.m. EST on 12/31/2026, in order to be eligible.

    2. To enter without purchase or obligation by U.S. Postal Entries: Submit one (1) entry during the drawing timeframe. To be eligible, send a note card complete with individual's name, address, city, state, zip, telephone number and valid email address to the following address. Must be postmarked (by USPS) by 12/31/2026 to be entered into the UMCU Shop Local Give Local Giveaway. Mail to: University of Michigan Credit Union, Attn: Brand Team/Drawing, P.O. Box 7850, Ann Arbor, MI 48107-7850.

2. **Prize Eligibility:** Officers, directors and team members of UMCU are not eligible. Also not eligible are immediate family members (spouse, parent, child, and sibling) of the aforementioned, nor any persons residing in the same household. Participation in the sweepstakes and eligibility to win Prizes is limited to legal residents of the State of Michigan. All participants must be at least eighteen (18) years of age and a legal resident of the State of Michigan.

3. **Grand Prize:** Five (5) winners will each receive one (1) $1,000.

    A Credit Union representative will randomly draw five (5) winners at the drawing by March 5, 2026. Winners needs not be present to win and will be notified by phone, email, if available, and/or mail. The winner will be required to sign an affidavit of eligibility (which affirms that he/she has complied with these rules) which must be completed, signed and returned within seven calendar (7) days from date of issuance, or the Prize will be forfeited and awarded to an alternate winner. The Prize will be deposited into each winner's respective account within 3 business days after the affidavit of eligibility is completed, signed, and received by UMCU. If any Prize notification or attempted notification is returned undeliverable, the Prize will be forfeited and awarded to an alternate winner. If a winner cannot be contacted within five (5) business days of the drawing date, the Prize will also be forfeited and an alternate winner will be selected.

    Total Approximate Retail Value ("ARV") of Grand Prize: $1,000.00. No substitutions, cash equivalents, or transfer of Prize permitted except at the sole discretion of the Sponsor, who reserves the right to substitute the Prize (or portion thereof) with one of

equal or greater value, except as otherwise provided herein. Any and all other costs and expenses associated with Prize acceptance and use note specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state and local taxes. Prize details are at Sponsor's sole discretion.

4. **Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning is equal to that of all other entries in the Raffle.

5. **Decisions:** By entering into this drawing, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of UMCU as final. Entrants also agree to hold UMCU and each of its officers, directors, team members, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a Prize. The Parties and each of their officers, directors, team members, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of the Prize awarded, participation in these Drawings, any incorrect or inaccurate entry information, and assume no responsibility for (i) failure of any entry to be received by UMCU (ii) theft or destruction of, tampering with, or alteration of entries and/or entry information or (iii) entries which are late, lost, stolen, damaged, illegible, unintelligible and/or postage due (or any combination thereof). By entering, entrants agree to comply with these rules. UMCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to these drawings and Prize redemption. Any entrant who attempts to tamper with these Drawings in any way shall be disqualified. Additional restrictions may apply.

6. **Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law provisions. Void where prohibited by law.

7. **Taxes:** Winners are solely responsible for all applicable federal, state and local taxes and any expenses associated with the Prize, unless otherwise indicated. Prize winners will be required to complete and submit IRS Form W-9. Prize winnings will be reported as income on an IRS 1099 MISC form.

8. **Publicity:** Each winner agrees to permit UMCU to use his/her name, likeness, and etc. in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and Prize amount will be given to other entrants upon request. By accepting a Prize, the winner acknowledges compliance with these official rules.

9. **Other Conditions:** UMCU reserves the right, at its sole discretion, to cancel, terminate, modify or suspend these Drawings or any portion hereof, or to disqualify any individual implicated in any of the following actions, if for any reason: (a) tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes which, in Sponsor's sole opinion, corrupt or affect the administration, security, fairness, integrity or proper conduct of these Drawings, or (b) these Drawings is otherwise not capable of

running as planned by Sponsor.

10. **Winner List:** For the name of the winner, send a self-addressed, stamped envelope to: University of Michigan Credit Union, Attn: Brand Team/Drawing, P.O. Box 7850, Ann Arbor, MI 48107-7850.

11. **Administrator:** University of Michigan Credit Union, P.O. Box 7850, Ann Arbor, MI 48107