

UNIVERSITY OF MICHIGAN CREDIT UNION
Lions Legends Day (Signed Hat from Detroit Lions Player Penei Sewell) Raffle
OFFICIAL RULES

- a) **How to Enter:** The LIONS LEGENDS DAY (SIGNED HAT FROM DETROIT LIONS PLAYER PENEI SEWELL) Raffle begins on March 6, 2023 and ends March 18, 2023. All entries must be received by March 18, 2023, 12:00p.m. EST. Entries are required to be received by the following method:
- a. Automatic Entries: University of Michigan Credit Union and Eastern Michigan University Credit Union (a division of the University of Michigan Credit Union) (EMUCU) members who scan the QR code and complete the entry form in full provided at the event location, will automatically be entered for a chance to win. Automatic entries must be made by 12:00pm EST on 3/18/23 in order to be eligible. One entry per person.
 - b. 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, valid email address, and the full name of the raffle to the following address. Must be postmarked (by USPS) by 3/18/23 and no later than 11:59 p.m. EST on 3/18/23 to be entered into The LIONS LEGENDS DAY (SIGNED HAT FROM DETROIT LIONS PLAYER PENEI SEWELL) Raffle. Mail to: University of Michigan Credit Union, Attn: Marketing Department/Drawing, P.O. Box 7850, Ann Arbor, MI 48107-7850. Entries received by mail will be entered into the drawing.
2. **Prize Eligibility:** Officers, directors and team members of UMCU and EMUCU 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.

Entering to win the LIONS LEGENDS DAY (SIGNED HAT FROM DETROIT LIONS PLAYER PENEI SEWELL) RAFFLE will render that entry ineligible for Prizes for the LIONS LEGENDS DAY (TAYLOR SWIFT CONCERT TICKETS) RAFFLE, LIONS LEGENDS DAY (BEYONCE CONCERT TICKETS) RAFFLE, LIONS LEGENDS DAY (SIGNED MINI FOOTBALL FROM DETROIT LIONS PLAYER JAMESON WILLIAMS) RAFFLE, and LIONS LEGENDS DAY (SIGNED MINI DETROIT LIONS HELMET FROM DETROIT LIONS PLAYER D'ANDRE SWIFT) RAFFLE.

3. **Prizes: One (1)** winner will receive one (1) autographed hat by Detroit Lions player Penei Sewell Approximate Retail Value (ARV) of \$100. Claiming period for the Prize is 7 days after the winner is contacted directly and informed of his or her prize.

A Credit Union representative will randomly draw one (1) winner at the drawing by 03/27/2023. Winners need 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. 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. Prizes can be picked up at any UMCU branch of the winners choosing.

Total Approximate Retail Value ("ARV") of each Prize: \$100.00. No substitutions, cash equivalents, or transfer of Prize permitted except at the sole discretion of UMCU, 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 UMCU'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 Giveaway/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 winnings may be reported as income on the applicable IRS form.
8. **Publicity:** Each winner agrees to permit UMCU to use his/her name, likeness, and image 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 UMCU 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 UMCU.
10. **Winner List:** For the name of the winner, send a self-addressed, stamped envelope to: University of Michigan Credit Union, Attn: Marketing Department/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