

Community Choice Digital Wallet Vacation Giveaway

OFFICIAL RULES

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION WILL NOT IMPROVE YOUR CHANCES OF WINNING.

This Giveaway starts at 12:00 AM ET, September 20, 2024, and ends at 11:59 PM ET, November 3, 2024 ("Entry Period"). The sponsor of this Giveaway is Community Choice Credit Union, 31155 Northwestern Hwy, Suite 294, Farmington Hills, MI 48334 ("Sponsor"). The Giveaway shall be subject to these Official Rules, and by entering, all entrants agree to abide and be bound by the terms and conditions herein and the decisions of the Sponsor.

1) **How to enter:** You must be a member of Community Choice Credit Union to enter. Membership is subject to the Community Choice Membership Agreement, which is incorporated herein by reference. To enter, you should add your Community Choice Credit or Debit Card to your digital wallet of choice (Google Pay, Apple Pay, Samsung Pay, etc.) and make one transaction using the Community Choice Card via the digital wallet. No purchase is required to enter. Alternatively, you can mail a stamped, self-addressed envelope with your contact information to: Digital Wallet Vacation Giveaway, c/o Community Choice Credit Union, 31155 Northwestern Hwy, Suite 294, Farmington Hills, MI 48334. Entry must be received during the applicable Entry Period. Limit one (1) entry per person per Entry Period; duplicate entries from the same person during the same Entry Period will be disqualified. Your contact information must be accurate in order for your entry to be eligible. Incomplete entries will be disqualified, and the Released Parties (defined below) are not responsible for entries that are lost, late, deleted, garbled, misdelivered, or misdirected as a result of payment network, technical, internet or other online difficulties. All received entries become the property of Sponsor and will not be returned. Sponsor will treat entry information in accordance with its privacy policy. Any attempt by any entrant to obtain more than the stated number of entries using multiple/different e-mail addresses, identities, registrations and logins, or any other methods will void such entries and that entrant may be disqualified.

2) **Eligibility:** This Giveaway is open to legal U.S. residents who are members of Community Choice Credit Union ("Members") who are eighteen (18) years of age or older as of the first day of the Entry Period. Employees and directors (and members of their immediate household (whether or not related) and family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside)) of the Sponsor and of each of its respective, affiliates, and subsidiaries, and of the advertising companies, promotion and delivery contractors and/or public relations companies, and of any other entity that participated in the creation, operation or fulfillment of this Giveaway, are not eligible to participate or win a prize. A potential winner may be requested to provide the Sponsor with proof that the potential winner is the member associated with the winning entry and that all eligibility requirements are met. Void where prohibited. This Giveaway shall be governed and enforced pursuant to Michigan law, excluding choice of law provisions.

3) **Selection of Winners/Odds/Notification:** The Winner will be selected at random during a drawing to take place on or about 1/7/2025 from among all eligible entries received for the Entry Period. Odds of winning depend on the number of eligible entries received during the Entry Period. Sponsor will attempt to notify the potential winners using the information provided in the entry form on or about 1/7/2025. A potential winner will be disqualified, the prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be selected by random drawing from among all remaining

entries if: (1) any potential winner cannot be contacted or does not respond within thirty (30) days of the time of the issuance of prize notification; (2) any potential winner does not fulfill the eligibility requirements; (3) a winner does not adhere to the Official Rules; and/or (4) if the prize notification is declined or returned as undeliverable or refused.

4) The Prizes: Prize consists of One (1) Grand Prize. Grand Prize consists of \$5,000 in travel credit with Credit Union Travel. One (1) Second Place Prize. Second Place Prize consists of \$2,500 in travel credit with Credit Union Travel. One (1) Third Place Prize. Third Place Prize consists of \$1,000 in travel credit with Credit Union Travel. These credits can be used toward any trip by land, air, or sea. Total ARV of all prizes: Grand Prize \$5,000.00, Second Place \$2,500.00, and Third Place \$1,000.00.

Prizes are not transferable and not assignable. Only Sponsor, at its sole discretion, may substitute a prize of equal value due to lack of availability for any given reason. Each winner is solely responsible for applicable federal, state and local taxes in connection with the prize. Each winner's companions must be of legal age of majority in their jurisdictions of residence and at least eighteen (18) years, unless accompanied by a parent or legal guardian.

Winners will be responsible for any and all travel or prize-related expenses, including additional costs resulting from changes in event date. All expenses not specifically mentioned are the sole responsibility of the winners. All properly claimed prizes will be awarded, but in no event will Sponsor award more prizes than are provided for in these Official Rules. Any unclaimed and/or unused prize package item or element thereof will be forfeited by prize winner and will remain the property of Sponsor. No refund or compensation will be made in the event of the cancellation or delay of the event.

5) Other Conditions: By entering, entrants agree to release, waive and hold harmless Sponsor, and each of their respective co-sponsors, affiliates, subsidiaries, parent corporations and advertising and promotional agencies, and all of their officers, directors, shareholders, employees and agents (collectively, the "Released Parties") from any and all injuries, claims, damages, losses, costs, or expenses of any kind (including without limitation attorneys' fees) resulting from any entrant's participation in, or preparation for, this Giveaway, their acceptance, use, or misuse of any prize or element thereof, and any travel or event-related activity in connection with the Giveaway. Released Parties are not responsible for printing or typographical errors in any Giveaway-related materials. Neither the failure of Sponsor to insist upon or enforce strict performance of any provision of these Official Rules nor the failure, delay or omission by Sponsor in exercising any right with respect to any term of these Official Rules, will be construed as a waiver or relinquishment to any extent of Sponsor's right to assert or rely upon any such provision or right in that or any other instance.

6) Social Media: The Giveaway hosted by Community Choice Credit Union is in no way sponsored, endorsed, administered by, or associated with any Social Media platform including but not limited to Facebook, X (formerly known as Twitter), Instagram, Snapchat, etc.

7) Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Community Choice Credit Union website. To read the Privacy Policy, visit <https://www.communitychoicecu.com/>.

By entering this Giveaway, each winner agrees to allow Sponsor and each of their respective designees to use such winner's name, voice, photograph, likeness and any information provided on entry form, in any and all media of communication, including print, Internet, radio and/or television worldwide in

perpetuity for any purpose, including advertising, promotional or other purposes, without additional compensation, except where prohibited by law.

8) Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Winners List, Community Choice Credit Union, 31155 Northwestern Hwy, Suite 294, Farmington Hills, MI 48334. Requests must be received no later than 3/6/2025, 5:00:00 PM, EST.

Winner acknowledges that Sponsor has neither made nor is in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relating to any prize (or any portion thereof).