



"\$350 Personal Loan Giveaway"

1. No purchase is necessary. Submissions are automatically entered by applying for and receiving a Personal loan

2. ELIGIBILITY – Participation in the "\$350 Personal Loan Giveaway" promotion ("the Campaign") is limited to eligible persons who are 18 years or older and Michigan residents. By submitting any entry you agree to be bound by these Official Rules. The Campaign period begins on June 1, 2026 at 12:00

a.m. EST, and ends on August 31, 2026 at 12:00 a.m. EST, and applies to entries actually received by Arbor Financial Credit Union ("the Credit Union") during this period. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner may be chosen. Employees, officers, directors of the Credit Union and immediate family members (spouse, parents, siblings, children and their spouses) and persons living in the same households of each of the above are ineligible.

3. PRIZES – The Credit Union will award a total of one (1) \$350 cash prize.

4. HOW TO ENTER – Submissions can be entered by applying for a personal loan and getting a loan. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial

Credit Union, Attn: \$350 Personal loan Giveaway, 1551 South 9th Street, Kalamazoo MI 49009. One entry per submission, no photocopied or mechanically reproduced entries accepted, and the Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. Entries must be received by 12:00 a.m. EST August 31, 2026. **One entry per person.**

5. WINNER SELECTIONS – One winner will be selected on or around September 7, 2026 at random from eligible entries. The selection of a prizewinner hereunder will be final.

Selected winner will be notified by mail, telephone, or email, following the drawing. In the event a selected winner is unreachable within seven days or cannot accept the prize for any reason, the selected winner will forfeit the prize and an alternate winner may or may not be selected from the remaining eligible entries. No transfer or substitution of prize permitted by winner. No cash or other

considerations will be paid. Odds of winning will depend upon the number of eligible entry received.

6. CONDITIONS OF PARTICIPATION – The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Campaign and acceptance of a prize. Entrants agree to be bound by the terms of these Official Rules and by the decisions of the Credit Union, which are final and binding on all matters pertaining to this campaign. By accepting a prize, winner agrees to hold the Credit Union and its employees harmless for any injury or damage caused or claimed to be caused by participation in the Campaign or acceptance, receipt, possession, or misuse of the prize. The Credit Union is not responsible for any printing, typographical, mechanical or other error in the administration of the Campaign or in the announcement of the prize.

7. PUBLICITY AUTHORIZATION – The Credit Union may use winner's name, likeness and city name for promotional purposes without additional compensation.

8. WINNERS LIST – The names of the winners will be kept at the Credit Union. For a copy of the winners list, please contact hello@arborfcu.org.

9. TAXES AND TAX REPORTING - Winners are responsible for all applicable taxes. Winners must provide all information necessary for the Credit Union to make required tax reports or prize will be forfeited.

10. Void where prohibited by law. All federal, state and local laws and regulations apply.