

UNLEASH



**the Power of Saving
at Your Credit Union™**

SUPPORTED BY



**youth
month**

KALAMAZOO
CANDLE COMPANY

Instructions:

1. Have your child color the coloring page.
2. Turn in the coloring page to any Arbor Financial Credit Union branch with the contact section below filled out.
3. We will contact you if you win one of the exciting prizes! You can find more information about Youth Month on our website at:
<https://arborfcu.org/YouthMonth>.

Contact Information:

Name: _____

Parent Name: _____

Phone number: _____

Email: _____

Age: _____

Official Rules

1. No purchase is necessary.
2. ELIGIBILITY – Participation in the “Youth Month Coloring Contest” promotion (“the Campaign”) is limited to eligible persons who are 12 years or younger. By submitting an entry you agree to be bound by these Official Rules. The Campaign period begins on Friday, April 1, 2022, at 12:00 a.m. EST, and ends on Saturday, April 30, 2022, at 12:00 p.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 twenty-six (26) prizes: Twenty-five (25) “Count on Pablo” children’s books to the first 25 submissions. All entries will also be submitted to win one (1) \$20 Kalamazoo Candle Company Gift Card to be used at any retail location (Downtown Kalamazoo, Portage, Byron Center, or South Haven) to create their own sand or wax candle.
4. HOW TO ENTER – Submissions accepted by submitting your colored sheet at any Arbor Financial Credit Union branch location. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union ATTN: Marketing – Coloring Contest, 1551 South 9th Street, Kalamazoo, MI 49009. One entry per submission, no photo-copied 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 Saturday, April 30, 2022, at 11:59 p.m. EST. One entry per person.
5. WINNER SELECTIONS – The first 25 winners will be selected once their submission is received. The final prize winner will be selected on or around May 2, 2022, at random. The selection of a prize winner hereunder will be final. Selected winners and/or their parent/guardian/adult joint account owner, will be notified by mail, telephone, or email, following the drawing day. 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 a prize is permitted by the winner. No cash or other considerations will be paid. The odds of winning will depend upon the number of eligible entries 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, the 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 the announcement of the prize.
7. PUBLICITY AUTHORIZATION – The Credit Union may use the 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 winner’s list, please contact hello@arborfcu.org. The Campaign winners recognize that the Winners List is public information that will include their name and is presentable upon request to the Credit Union.
9. TAXES AND TAX REPORTING - Winners are responsible for all applicable taxes. Winners must provide all information necessary for Arbor Financial Credit Union to make required tax reports or the prize will be forfeited.
10. Void where prohibited by law. All federal, state and local laws and regulations apply.