



"Arbor Youth Month Savings Challenge 2026"

Official Rules

1. No purchase is necessary.

2. ELIGIBILITY – Participation in the “Arbor Youth Month Savings Challenge” is limited to eligible persons who are 18 years or younger, current members, and U.S. residents. By submitting an entry, you agree to be bound by these Official Rules. The Campaign period begins on April 1, 2026, at 12:00 a.m. EST, and ends on April 30, 2026, at 11:59 p.m. EST, and applies to entries 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) \$150 cash prize.

4. HOW TO ENTER – All members 18 and under who make a non-ACH deposit into their Arbor Financial Credit Union account during the campaign period will automatically be entered to win. ACH deposits are classified as funds transferred or deposited electronically using the Automated Clearing House. Participants can get up to one (1) entry per week for a total of four (4) entries by making a deposit once a week. Submissions can also be entered by mailing a 3x5 postcard with their name, address, and telephone number to Arbor Financial Credit Union, 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 11:59 p.m. EST on April 30, 2026. **One entry per week per person, with a maximum of 4 entries allowed.**

5. WINNER SELECTIONS – One winner will be selected on or about May 10, 2026.

Selected winners and/or their parent/guardian/adult joint 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 in 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 the Credit Union to make required tax reports, or prizes will be forfeited.

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