

1. **NO PURCHASE NECESSARY TO ENTER OR WIN.**
2. **HOW TO ENTER:** Circle Federal Credit Union's "Happy Camper Fire Pit Giveaway" Prize-based Loan Sweepstakes begins July 1, 2021 and will continue on an ongoing basis until September 30, 2021. ("Prize-based Savings Account Sweepstakes Period").
 - i. **TO ENTER AUTOMATICALLY:** A Circle Federal Credit Union member automatically receives Prize-based Loan Sweepstakes entries based on the following:
 1. One (1) entry for every loan closed between the promotional period.
 - ii. Automatic entries will be recorded by the Credit Union once the loan report is calculated during week and month-end processing. Qualifying loan openings must be received and posted by the Credit Union by midnight Eastern Standard Time on the day of each month-end. Automatic entries are only eligible to win during the drawing period covered.
 - iii. **TO ENTER WITHOUT CLOSING A LOAN:** For Circle Federal Credit Union Members who do not close a loan, you can print your name, address, city, state, zip code and day and evening telephone numbers on a 3 x 5 card, along with the words, "Happy Camper Fire Pit Giveaway Prize Entry" and mail it to: Circle Federal Credit Union, 507 E Main St. Niles, MI 49120, Attn: Marketing. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one entry per promotional period per member will be accepted. Multiple entries are void, and if a handwritten entry is declared a monthly winner, but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. Each handwritten entry will receive one chance to win within each drawing period. All handwritten entries must be received by 5:00 pm Eastern Standard Time on the last business day of the promotional period. Each member who enters by submitting a handwritten entry will automatically be entered once into the promotional period drawing, provided the entrant is still a Circle Federal Credit Union member in good standing at the time of the drawing.
 - iv. All entries (whether automatic or handwritten) become property of the Credit Union and will not be returned. Closing a loan via will not improve an individual entry's chances of winning over the postcard entry.
3. **PRIZE-BASED SAVINGS ACCOUNT SWEEPSTAKES DRAWINGS:** There will be 4 promotional period drawing: one for each participating branch locations. The promotional period drawing will be held the first business day following the promotional period. The time of each drawing will be determined at the Credit Union's sole discretion. Non-winning entries received during each drawing period will not be eligible for any subsequent Prize-based Happy Camper Fire Pit Giveaway. In each drawing, the winner(s) will be randomly selected from eligible entries. All drawings shall be conducted by compliance and marketing to ensure fairness and compliance with all applicable rules and regulations.
4. **PRIZES:** Four (4) Prize-based Happy Camper Fire Pit Giveaway will be awarded. Promotional period prizes include prize valued at (1) \$300 prize. Winners will be announced on social media and need not to be present to win. Prizes are not transferable. Each winner must provide the Credit Union with valid identification and a valid taxpayer identification number or Social Security number before any prize will be awarded. All prizes are subject to change throughout the Prize-based Happy Camper Fire Pit Giveaway Period.
5. **ODDS:** Actual odds of winning depend on the number of eligible entries received.
6. **ELIGIBILITY:** Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be at least 18 years of age, and a member in good standing in the Credit Union. Employees of Circle Federal Credit Union, its subsidiaries, and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the same household of each of these individuals whether related or not related, are not eligible to win. Circle Federal Credit Union Supervisory Committee members and the Board of Directors are not eligible to win.

7. **DECISIONS:** By entering into the Sweepstakes, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Credit Union and each of its officers, directors, employees, 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 prizes awarded or participation in this Sweepstakes. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and prize redemption.
8. **PUBLICITY:** Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that their name and prize amount will be given to other entrants upon request.
9. **COMPLIANCE WITH THE 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 Credit Union in connection with the Sweepstakes, 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.
10. **RESOLUTIONS OF DISPUTES:** Except where prohibited by law, as a condition of participating in this Sweepstakes, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the Sweepstakes, Prize-based Happy Camper Fire Pit Giveaway Drawing or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Niles, Michigan; (2) the laws of the State of Michigan will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Sweepstakes), and waives all rights to have damages multiplied or increased.
11. **TAXES:** Each winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize. Circle Federal Credit Union will provide a 1099-INT for tax reporting purposes.
12. **MISCELLANEOUS:** This Sweepstakes is void where prohibited. The Credit Union may substitute prizes of equivalent value, amend the rules or discontinue the Sweepstakes at any time. The Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of this Sweepstakes.

Written copies of these rules are available during normal business hours at any Credit Union location, by mail upon written request to Circle Federal Credit Union, Attn: Marketing, 507 E Main St. Niles, MI 49120 with a stamped, self-addressed return envelope, and on the Credit Union's Web site at www.circlefcu.org.