

PURCHASE NECESSARY TO ENTER AND WIN. ODDS OF WINNING DEPEND ON NUMBER OF ELIGIBLE ENTRIES RECEIVED. VOID WHERE PROHIBITED.

1) ELIGIBILITY: The Kellogg Community Credit Union ("Credit Union" or "KCCU") Win a Payment Raffle (hereafter, "Raffle") is open to members of Kellogg Community Credit Union and to persons eligible to join the Credit Union who live, work, worship, or attend school in Allegan, Barry, Berrien, Branch, Calhoun, Cass, Ionia, Kalamazoo, Kent, St. Joseph, Montcalm, Muskegon, Newaygo, Ottawa, or Van Buren counties, Michigan. Must be at least 18 years of age at time of entry and in good standing with the Credit Union. "Good standing" shall mean having no negative account balances, bankruptcy, loan extensions, collections actions, or other disqualifying activity during both the Raffle Period and up until the time of prize delivery as determined by the Credit Union in its sole discretion. KCCU directors, officers, employees, members of their household, and the immediate family members of such persons (that is, spouse and children, regardless of where they reside) are not eligible to enter or win the prize. Eligible participants must have a social security number or a U.S. taxpayer identification number and an address within the above-mentioned Michigan counties that is not a P.O. Box.

2) RAFFLE ADMINISTRATOR: The administrator of the Raffle is Kellogg Community Credit Union, P.O. Box 140, Battle Creek, MI 49016.

3) AGREEMENT TO OFFICIAL RULES: Participation in the Raffle constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the Credit Union's decisions, which shall be final and binding. Winning the prize is contingent upon fulfilling all requirements as set forth herein.

4) RAFFLE PERIOD: The Raffle Period begins on January 1, 2020 and ends March 31, 2020 (the "Raffle Period"). Entries received outside of the Raffle Period are not eligible.

5) PRIZE: The Raffle prize consists of either a vehicle loan payment or a mortgage payment (principle and interest) equivalent to one month on the entrant's highest-balance, outstanding KCCU vehicle or mortgage loan. The vehicle payment is up to \$1,000, and mortgage payment is up to \$3,000. The entrant must be a borrower on a KCCU vehicle loan or mortgage closed before the end of the Raffle Period to be eligible for the one month payment prize. For purposes of this Raffle, a "vehicle loan" is defined as a KCCU loan (new loan or refinanced loan from another financial institution) for a new or used passenger automobile, truck, motorcycle, RV or boat. For vehicle loans to qualify, the loan must be closed at KCCU. Loans closed at a dealership do not qualify. Refinancing existing KCCU vehicle or mortgage loans do not qualify. No residual amounts will be paid to winner if winner's vehicle loan balance is less than \$1,000, or if the winner's mortgage balance is less than \$3,000. In the event the winner does not have an outstanding vehicle loan or mortgage at the end of the Raffle Period, no prize will be awarded. No transfer, assignment, or substitution of the prize (or any portion thereof) is permitted.

6) HOW TO ENTER: Automatic Entry: Entrants will be automatically entered into the Raffle when a vehicle loan or a mortgage is closed during the Raffle Period. Vehicle loans and mortgages closing outside of the Raffle Period will not qualify for automatic entry.

7) PRIZE DRAWING: three vehicle loan and one mortgage payment winner will be selected by a random drawing at the Credit Union's headquarters office by the 15th of each month (Feb., March, and April, 2020). Winner's need not be present to win.

8) REQUIREMENTS FOR THE POTENTIAL WINNERS: The potential winner will be notified by telephone and/or email within one week of the drawing date. The potential winner may be required to provide identification and additional documentation. To receive the prize, the potential winner is required to sign an Affidavit of Eligibility, Publicity Release, and Liability Waiver, which must be completed and received by Credit Union within seven days of prize notification. Disqualification of the potential winner without further notice and selection of an alternate winner by random drawing at the Credit Union's discretion may result if (i) there is noncompliance with these Official Rules, (ii) the Credit Union is unable to make contact with the potential winner within a reasonable time period, (iii) any email notification attempt is returned as non-deliverable, or (iv) if the potential winner does not accept prize. The potential winner will not be declared the official winner unless all eligibility requirements are met and all required documentation has been received and validated by Credit Union.

9) TAXES: IN ACCORDANCE WITH IRS RULES, THE VALUE OF THE PRIZE WILL BE REPORTED AS INCOME TO THE WINNER, AND THE WINNER WILL BE RESPONSIBLE FOR REPORTING OF ALL INCOME AND PAYMENT OF APPLICABLE TAXES. THE CREDIT UNION ENCOURAGES THE WINNER TO CONSULT HIS/HER TAX ADVISOR TO DETERMINE HOW RECEIPT OF THE PRIZE MAY AFFECT HIS/HER TAX OBLIGATIONS.

10) ODDS OF WINNING: Odds of winning depend on the total number of eligible entries received. Each valid entry will have an equal chance of winning.

11) PUBLICITY: Winner agrees that Credit Union and its designees may use and disclose, to the extent permitted by law, winner's name, photograph and/or likenesses for advertising, trade and/or any other purposes in any media now or hereafter in perpetuity, without further remuneration, permission, or notification.

12) GENERAL CONDITIONS: Credit Union reserves the right, in its sole discretion, to: 1) disqualify any entrant whom Credit Union believes has attempted to tamper with or impair the administration, security, fairness or proper use of the Raffle or is in violation of these Official Rules; 2) modify, terminate or suspend this Raffle should non-authorized intervention or other any causes corrupt or impair the administration, security, fairness or proper use of the Raffle, or for any other reason not prohibited by law, as determined by Credit Union in its sole discretion. In the event of Raffle termination, Credit Union reserves the right to select a winner in a random drawing from among all eligible, non-suspect entries received. Entrants are providing their information to Credit Union and not to any other entity. Any questions, comments, or complaints regarding the Raffle must be directed to Credit Union. For a copy of these rules and/or the winner's name, send a request in writing to Kellogg Community Credit Union, Attn: Marketing, PO Box 140, Battle Creek, MI 49016-0140.

13) RELEASE AND LIMITATIONS OF LIABILITY: By participating, entrants acknowledge and agree that, to the extent permitted by applicable law, the Credit Union shall have no liability and will be held harmless by entrants for any claim, action, liability, loss, cost, injury, or damage, including without limitation, personal injury or death to entrant or any other person and damage to personal and real property, due in whole or in part, directly or indirectly, to participation in the Raffle or receipt of the prize. In no event will Credit Union be responsible for incidental or consequential damages, nor shall Credit Union be liable in the event that fraud or other events beyond Credit Union's reasonable control prevent the administration of the Raffle as planned or compromise the integrity of the Raffle.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR

CONSEQUENTIAL DAMAGES, SO APPLICABILITY MAY VARY BY LOCATION.

14) PRIVACY: Any information collected from entrants is subject to Credit Union's privacy policy, which is available online at www.kelloggcccu.org.