The Frankenmuth Credit Union Save to Win® Savings Promotion Raffle (“Raffle”) begins on January 1 and ends December 31 of the current year (“Raffle Period”). The following Official Account and Prize Entry Rules (“Official Rules”) apply to all Raffle participants.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are at least 18 years of age, (c) are residents of a state in which the principal place of business of one or more participating credit unions is located, and (d) who maintain a regular share account in good standing with the Credit Union (“Eligible Members”). Officers, directors and employees of any participating credit union and/or their immediate family members (spouse; child) and/or persons residing in the same household as such individuals are not eligible to participate in the Raffle. Officers, directors and employees of any participating credit unions’ vendors and/or their immediate family members and/or persons residing in the same household as such individuals are likewise ineligible to participate in the Raffle.

How to Enter: To participate in the Raffle, Eligible Members must open a Qualifying Certificate Account with the Credit Union at month’s end, with a maximum of ten (10) entries per Participating Member per month. Participating Members are further limited to a total of thirty (30) entries for each Central quarterly prize drawing and are limited to a total of one hundred and twenty (120) entries for each Central annual prize drawing.

Credit Union Prize Drawings: In addition to the Central prize drawings, the Credit Union will conduct its own monthly, quarterly and/or annual prize drawings. Participating Members will receive one (1) entry for every $25 increase in the monthly balance of the Qualifying Certificate Account during the Raffle Period. Participating Members will receive Raffle entries automatically based upon the following:

Central Prize Drawings: National and State-Wide Drawings will be conducted monthly, quarterly and/or annually during the Raffle Period. Participating Members will receive one (1) entry for every $25 increase in the monthly balance of the Qualifying Certificate Account at month’s end, with a maximum of ten (10) entries per Participating Member per month. Participating Members are further limited to a total of thirty (30) entries for each Central quarterly prize drawing and are limited to a total of one hundred and twenty (120) entries for each Central annual prize drawing.

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Automatic entries will be recorded by the Credit Union once the entries are eligible to win only during the drawing period in which they were submitted. Other than making deposits as described in these Official Rules, no other action, and no other purchase or other consideration is required for an entry into a prize drawing.

Prizes: All cash prizes from the Central drawings and cash prizes from the Credit Union drawings, if applicable, will be deposited into the winning Participating Member’s traditional share account. Cash prizes may not be deposited in the Participating Member’s Qualifying Certificate Account. All Central drawings will be conducted monthly, quarterly and/or annually during the Raffle Period. Participating Members are further limited to a total of thirty (30) entries for each Central quarterly prize drawing and are limited to a total of one hundred and twenty (120) entries for each Central annual prize drawing. The Credit Union reserves the right to change their drawing prize structure at any time upon notice to the Participating Member.

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will be conducted within fourteen (14) days of the conclusion of the previous month/quarter. Central Annual Drawings will be conducted within thirty (30) days of the conclusion of the previous year. Winning Participating Members will be notified via telephone, email, or by standard U.S.P.S. mail. Prizes are non-transferable. Participating Members need not be present at the drawing to win. The Credit Union will provide Participating Members winning prizes equal to or more than $500 for the given tax year with an IRS 1099 Misc form. A complete list of Central drawing prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.

Frankenmuth Credit Union Prize Drawings: Credit Union Monthly Drawing totaling four thousand nine hundred eighty dollars ($4,980) with prizes each month will be awarded to winning members.

Frankenmuth Credit Union will award eight (8) prizes each month to winning members of Frankenmuth Credit Union, except for the months of March, June, September and December Frankenmuth Credit Union will award two (2) prizes to winnings members of Frankenmuth Credit Union. Prizes awarded all months except for March, June, September and December is as follows:

**TWO (2) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $100 CASH PRIZE**
**THREE (3) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $50 CASH PRIZE TWO (2) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $25 CASH PRIZE ONE (1) WINNING ENTRY WILL BE RANDOMLY SELECTED TO RECEIVE A $15 CASH PRIZE**

For the months of March, June, September and December only: one (1) winning entry will be randomly selected to receive a $400 cash prize and one (1) winning entry will be randomly selected to receive a $15 cash prize.

**Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Central and Credit Union prizes, if applicable, that is equal to that of all other entries in the Raffle. Except for making deposits as described, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

**Prize Administration and Research Study:** Save to Win entries and prize drawings are submitted to and conducted by CU Solutions Group, Incorporated (CUSG), an affiliate of the Michigan Credit Union League (MCUL), a non-profit credit union trade association. The Save to Win® program is part of an ongoing research project of CUSG and Commonwealth, which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the Raffle, the Participating Members’ Taxpayer Identification Number is transmitted by the Credit Union via a secure data sharing process and then replaced with a new unique identifier by CUSG for Raffle and reporting purposes. The Participating Members’ Taxpayer Identification Numbers will be deleted from the file by CUSG as soon as it is securely encrypted and are not stored on any third-party system or accessible by third party administrators. Information provided to CUSG by participating credit unions for Participating Members under the Save to Win® program (excluding accountholder’s Taxpayer Identification Numbers, names and addresses, but will include accountholder’s state of residency and zip codes) will be shared with Commonwealth for research purposes. It will not be shared with any other entity or used for any other purpose, unless an individual Participating Member has authorized disclosure of such information in writing to Commonwealth and any third parties, and only to extent of such authorization.

**Decisions:** By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules and to accept the decisions of CUSG and the Credit Unions as final. Participating Members also agree to hold the Credit Union, each participating credit union, and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the “Parties”) and each of their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Raffle, or the acceptance of a prize. The Parties and each of their officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption.

**Publicity:** Each winning Participating Member agrees to permit the Parties to use his/her name and likeness in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law.

**Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, prize winners, and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles, and applicable Federal law. Matters solely between a participating credit union and its members and matters concerning the legality of a participating credit union participating in the Raffle shall be governed by, and construed in accordance with, the substantive laws of the state in which the participating credit union’s principal place of business is located without regard to its choice of law principles, and applicable Federal law. The Raffle is void where and to the extent prohibited by law.

**Taxes:** Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

**Miscellaneous:** The Parties may agree to substitute prizes of equivalent value, amend the Official Rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available during normal business hours at any Frankenmuth Credit Union location. Copies of the authoritative and updated rules are available at www.savetowin.org. In the event of any conflict between the Official Rules posted on the www.savetowin.org website and any other version of the Official Rules, the version posted on the Save to Win website will be considered the definitive and controlling version.

**Sponsor:** Frankenmuth Credit Union is the sponsor of this promotion. Written copies of these Official Rules are available during normal business hours at any Frankenmuth Credit Union location. Copies of the authoritative and updated Official Rules are available at www.savetowin.org.