

Prize Eligibility: Corporations, limited liability companies, partnerships, associations, sole proprietorships, business and labor organizations, other public or private entities of participating credit unions are not eligible to receive Monthly or Grand Prizes. Employees, officers, directors, and members of the Supervisory Committee of First Community Federal Credit Union and persons residing in their households are not eligible to receive Monthly or Grand Prize. In addition to monthly and grand prizes administered through CU Village, participating First Community FCU account holders are provided a chance to win in-branch prizes with each qualifying deposit of \$25 or more into their Save to Win 12-Month Certificate of Deposit (limited to one per business day) with our in-branch scratch to win game. Chances to win are estimated at one per every six (6) scratch to win game cards administered, and prizes range from nominal non-cash items valued within a range of \$2 to \$5 or cash prizes within a range of \$2 to \$25. Participation in the Raffle and eligibility to win prizes is limited to legal residents of the State of Michigan. All participants must be at least eighteen (18) years of age, a legal resident of the State of Michigan, and a member, with a traditional share account, in good standing in the credit union. To win a prize in a drawing, a participant's Qualifying Share Certificate Account must be open and active at the time of the drawing. A participating member is limited to winning one Monthly Prize per month. If the Qualifying Share Certificate Account is owned by more than one member, only the primary member is entitled to win a Monthly Prize. All transactions constituting Raffle entries must occur within the State of Michigan. Before receiving any prize, a participant must confirm eligibility by verifying identity, age and Michigan residency, as well as certifying that all transactions constituting Raffle entries occurred within the State of Michigan. If a member with a Qualifying Share Certificate Account is ineligible for the Raffle, such member will continue to be the account holder but deposits to the account will not constitute qualifying Raffle entries.