

SMS Opt-In Contest OFFICIAL RULES

1. SPONSOR

The Promotion is offered and sponsored by Christian Financial Credit Union ("Sponsor"), 35100 Van Dyke Ave, Sterling Heights MI 48312.

2. ELIGIBILITY

Promotion is open to individuals who are members of Christian Financial Credit Union who are opted in to receive marketing SMS/MMS text messages during the Promotion Period. You must be at least eighteen (18) years of age at the time of entry, or the legal age of majority in your jurisdiction, whichever is greater. Employees or Directors of Christian Financial Credit Union and members of their immediate families (including biological, step or in-law) including parent, grandparent, child, sibling or spouse of any of the foregoing (regardless of where they live) and those living in the same households as any of the above, whether related or not, are ineligible. Promotion is subject to all applicable federal, state, and local laws.

3. PROMOTION PERIOD

The Promotion begins on October 17, 2024, at 12:00 AM Eastern Standard Time (EST) and ends on November 30, 2025 at 11:59 PM EST ("Closing Date"). The Sponsor's server is the official time-keeping device for the Promotion.

4. ENTRY

Each eligible individual may enter the Promotion in the following way. One entry is allowed per individual after they become eligible. All members who have opted into SMS Marketing prior to or during the calendar month prior to the drawing date will be eligible to win a prize. Those who have already won a prize in the promotion period are no longer eligible for future drawings. Drawings will begin in January 2025 from all entries submitted as of December 31, 2024, and continue for each month during the year of 2025 including any additional eligible entries added during the month.

- A) Opt-In via the sponsor's website by completing and submitting the online form located here: <https://www.christianfinancialcu.com/about/contact/opt-in-to-receive-special-offers/>.

PRIZE

Seventy-five (75) prizes will be awarded in the amount of \$75, nine (9) in September 2025 and six (6) per calendar month in each remaining month of 2025. The prize may be redeemed through deposit into an active Christian Financial Credit Union savings or checking account, or sent via US Mail as a check or Visa gift card. All expenses not specifically mentioned herein are not included and are solely a winner's responsibility. Prize is not transferable, except to a surviving spouse residing in the same household. No substitutions are allowed except, at Sponsor's sole discretion, prizes of equal or greater value may be substituted. Sponsor will not replace a lost or stolen prize. Prize will be awarded provided a sufficient number of eligible Entries are received and prize is validly claimed by December 31, 2025, after which no additional alternate winners will be selected, nor unclaimed prizes awarded.

5. SELECTION OF WINNER

Within eight (8) days after the end of the calendar month, the Sponsor will conduct a random drawing to select the potential winner and any alternate winners from all valid entries received within the Promotion period. Odds of winning depend on the total number of eligible Entries received throughout the Promotion. The decisions of the Sponsor shall be final and binding.

Within eight (8) days of the Closing Date, the Sponsor will contact the winner using the phone number and email address on the individual's account. It is the responsibility of the member or individual to notify the Sponsor of any changes to the phone number and email address on file. Sponsor will make three (3) attempts to reach the winner, but no message will be left. If the winner fails to respond over phone or email after one (1) week of original contact, an alternate winner will be contacted. The alternate winner will be contacted in the same manner and given the same time frame to respond. The winner or alternate winner will have until the end of the following month to claim the prize.

Drawing Dates:

January 2, 2025

February 3, 2025

March 3, 2025

April 1, 2025

May 1, 2025

June 2, 2025

July 1, 2025

August 1, 2025

September 2, 2025

October 1, 2025

November 3, 2025

December 1, 2025

Prize Claim Deadlines:

January Drawing: February 28, 2025

February Drawing: March 31, 2025

March Drawing: April 30, 2025

April Drawing: May 31, 2025

May Drawing: June 30, 2025

June Drawing: July 31, 2025

July Drawing: August 31, 2025

August Drawing: September 30, 2025

September Drawing: October 31, 2025

October Drawing: November 30, 2025

November Drawing: December 31, 2025

December Drawing: January 31, 2025

All taxes are solely the responsibility of the winner. The winner may receive an IRS Form 1099-MISC reflecting the value of the prize.

6. LIMITATION OF LIABILITY

By entering, participants agree to release, discharge, indemnify, defend, and hold harmless, Sponsor and their respective affiliates, and each of their respective officers, directors, members, employees, agents, and agencies, ("Released Parties") from and against any demands, claims, liability, costs, losses, damages, or cause of action, including, without limitation, personal injury, death, or damage to or loss of property, arising out of, in whole or part, directly or indirectly, from participating or attempting to participate in the Promotion or from acceptance, possession, misuse, use, award of Prize, including any claims by the friend designated by Prize Winner. Prize Winner shall bear all risk of loss or damage to his or her prize after it has been delivered. In no event will the Sponsor, any participating companies, Released Parties or their respective parents, affiliates, subsidiaries, or Related Companies, their advertising or promotion agencies or their respective officers, directors, employees, representatives, agents, successors, or assigns be liable for any damages or losses of any kind, including indirect, incidental, lost profits, consequential or punitive, multiple or additional damages.

7. PRIVACY POLICY/DATA COLLECTION

Except as otherwise contemplated in these Rules, and to the extent entrants may otherwise elect at the time of Entry, information provided by you for this Promotion is subject to Sponsor's privacy policy located at <https://www.christianfinancialcu.com/disclosures/member-accountholder-privacy-policy/> and online privacy policy <https://www.christianfinancialcu.com/disclosures/online-privacy-policy/> ("Privacy Policy").

You consent that the Sponsor may use your information for purposes of administration of this Promotion and for prize fulfillment.