2026 $1,000 Giveaway Rules
Official Rules
NO PURCHASE NECESSARY.

HOW TO ENTER:
No purchase necessary, and no entry fee, payment or proof-of-purchase necessary to participate in Promotion. Promotion starts November 9, 2026 at 9:00 a.m. Eastern Time and ends December 31, 2026 at 11:59 p.m. Eastern Time (the "Promotion Period").
Enter to win by submitting your name, phone number or email to the form provided. Limit one (1) entry per individual. Every entry submission must be manually key stroked and manually entered by the individual entrant; partial submission of entry will be disqualified.

PRIZES: This promotion gives away 1 (one) $1,000 cash prize.

DRAWING: The winner will be selected in a random drawing from among the other eligible entries received during the promotion period. Drawing will be conducted for $1,000 cash prize by representatives of Members First Credit Union, whose decisions are final and binding. Odds of winning are solely dependent upon the total number of eligible entries received.
Winner must claim their $1,000 cash prize by January 12, 2027, or winner will automatically forfeit and a new winner will be drawn.

ALTERNATE METHOD OF ENTRY (ATME): Eligible parties may also enter by visiting any Members First Credit Union branch location, or sending a postcard entry, received by December 31, 2026, to:

Members First Credit Union
ATTN: Marketing
P.O. Box 2165
Midland, MI 48641

ELIGIBILITY: You must be a legal U.S. resident, who is 18 years of age or older, residing in the United State throughout the promotion period to be eligible to win. Employees of Members First Credit Union and its respective third-party service providers and the immediate family members of each are not eligible to participate or win.

GENERAL: This promotion is subject only to the laws of the State of Michigan. Prizes will be awarded and/or delivered only to an address within the United States. Any unclaimed prizes will not be awarded. All other expenses on the receipt and use of the prizes not specifically mentioned herein are solely the responsibility of the winner. Any portion of a prize not accepted by a winner will be forfeited.

CONDUCT: By entering this promotion, entrants agree to be bound by these official rules. Failure to comply with these official rules may result in disqualification. Members First

Credit Union reserves the right at its sole discretion to disqualify any individual found to be tampering with the entry process or the operation of the promotion or the web site; or to be acting in any manner deemed by Members First Credit Union to be in violation of the official rules; or to be acting in any manner deemed by Members First Credit Union to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person.

LIMITATIONS OF LIABILITY: Members First Credit Union assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this promotion; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of the promotion; (d) inaccessibility or unavailability of the Internet or the Web Site or any combination thereof; (e) any injury or damage to participants or to any other person's internet connected device which may be related to or resulting from any attempt to participate in the promotion or download of any materials in the promotion. If, for any reason, the event is not capable of running as planned for reasons which may include without limitation, Members First Credit Union is not liable.

WINNER NOTIFICATION: The winner will be notified by preferred method of contact on or about January 5, 2027. Winner agrees to pick up their $1,000 printed check at a Members First Credit Union branch location or receive the prize via ACH transfer. Winner must claim prize by January 12, 2027, or winner will automatically forfeit and a new winner will be drawn.

RELEASES: All entrants, as a condition of entry into the promotion, agree to release Members First Credit Union and its affiliates, third-party providers, from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with accessing the web site, submitting an entry or otherwise participating in any aspect of the promotion, or while preparing for, participating in or traveling to or from any prize-related activity or any typographical or other error in these official rules or the announcement of offering of any prize. Entrants agree that Members First Credit Union may use, for marketing or other purposes, information that entrants voluntarily provide in conjunction with the promotion, and entrants hereby release Members First Credit Union from any claims related to such use of such information. The winner shall bear all risk of loss or damage to their prize after it has been delivered. Members First Credit Union makes no representations or warranties of any kind concerning the appearance, safety or performance of any prize. Except for residents of TN and where prohibited by law, winner grant to Members First Credit Union the right to print, publish, broadcast and use worldwide in any media now known or hereinafter known (including without limitation use online at the Web Site) the winner names, voices, statements, pictures or other likenesses, without additional compensation,

for public relations, advertising and promotional purposes as may be determined by Members First Credit Union.

TAXES AND TAX REPORTING: The winner is solely responsible for all federal, state and local taxes, fees and other expenses associated with acceptance and use of the prize. The prize may be considered taxable income. Members First Credit Union may be required to report the value of the prize to the Internal Revenue Service and/or Michigan Department of Treasury. Before receiving a prize, the potential winner may be required to complete and return a Form W-9, Request for Taxpayer Identification Number and Certification, or other applicable tax documentation. The winner is responsible for providing accurate information necessary for tax reporting. Failure to provide required tax documentation may result in forfeiture of the prize and selection of an alternate winner.

WINNER LIST: For the name of the winner, email your request before January 12, 2027 to findjoy@mfcu.net. Please reference "$1,000 Giveaway" in your request.

SPONSOR: Members First Credit Union P.O. Box 2165 | Midland, MI 48641