Michigan United Credit Union

95th Anniversary $950 Grocery Store Gift Card Giveaway

Official Rules

The Michigan United Credit Union 95th Anniversary $950 Grocery Store Gift Card Giveaway *(the "Giveaway")* is sponsored by Michigan United Credit Union (the "Credit Union"). Eligible Members (defined below) may enter for a chance to win one (1) $950 grocery store gift card (the "Prize"). No purchase, payment, new deposit, or loan application is necessary to enter or win. Membership eligibility requirements apply.

1. Promotional Period

The Giveaway will accept entries from November 2 through November 22, 2026, at 11:59 p.m. Eastern Time (the "Promotional Period"). Entries must be received during the Promotional Period. The random drawing and winner announcement will take place on November 23, 2026, after the Promotional Period closes. All dates and times are Eastern Time as observed in Auburn Hills, Michigan.

2. Eligibility

Michigan United Credit Union members who are in good standing at the time they submit an entry are eligible to participate (each an "Eligible Member"). Individuals who become members during the Promotional Period may enter after their membership has been established, provided they are in good standing at the time of entry. The Credit Union may verify membership and good-standing status as of the entry date before awarding the Prize.

Credit Union employees and officials are not eligible. Immediate family members of Credit Union officials and family members of Credit Union employees are eligible to enter the Giveaway, provided they independently meet all eligibility requirements.

3. How to Enter

During the Promotional Period, an Eligible Member may enter by completing and submitting the Credit Union's official online Giveaway entry form at www.michiganunitedcu.org/95th-anniversary. The entry must include all required information and must be received during the Promotional Period. Entries submitted through other methods will not be accepted.

Limit one (1) entry per Eligible Member during the Promotional Period. Duplicate, incomplete, inaccurate, or late entries may be disqualified. No new account, purchase, or payment is required to enter. Each eligible entry will be included in the random drawing on November 23, 2026.

4. Prize and Odds of Winning

One (1) Prize will be awarded: a $950 grocery store gift card for use at a grocery retailer selected by the Credit Union. The approximate retail value of the Prize is $950. The Prize is subject to the gift card issuer's terms and conditions. The Prize may not be exchanged for cash or transferred, except as otherwise required by law. If the advertised Prize becomes unavailable, the Credit Union may provide a substitute of equal or greater value.

The odds of winning depend on the total number of eligible entries received during the Promotional Period.

5. Winner Selection and Notification

One (1) potential winner will be selected by random drawing on November 23, 2026, from all eligible entries received during the Promotional Period. The Credit Union will announce the selected winner on November 23, 2026, subject to eligibility verification. The Credit Union will attempt to notify the potential winner using the contact information supplied on the entry form. Entrants are responsible for providing accurate and current contact information.

6. Claiming the Prize

The potential winner will have seven (7) calendar days from the date the Credit Union sends notification to respond and claim the Prize, subject to identity and eligibility verification. If the potential winner cannot be reached, does not respond within that period, declines the Prize, or is found ineligible, the Credit Union may select an alternate potential winner by random drawing.

7. Decisions and Disqualification

By participating, entrants agree to comply with these Official Rules and the decisions of the Credit Union, which will be final to the extent permitted by applicable law. The Credit Union may disqualify an entrant who violates these rules, provides false information, attempts to interfere with the Giveaway, or does not meet the eligibility requirements.

8. Release and Administration

To the extent permitted by law, participation in the Giveaway and acceptance or use of the Prize releases the Credit Union and its directors, officials, officers, employees, representatives, and agents from claims or liability arising out of the Giveaway or the Prize, except where such release is prohibited by law. The Credit Union makes no warranties regarding the Prize beyond those, if any, provided by the gift card issuer.

The Credit Union may suspend, modify, or cancel the Giveaway if fraud, tampering, technical problems, acts beyond its reasonable control, or other circumstances materially affect the proper operation or integrity of the Giveaway, subject to applicable law.

9. Limitation of Liability

To the maximum extent allowed by applicable law, the Credit Union and its directors, officials, officers, employees, representatives, and agents will not be responsible for losses, damages, or injuries arising from participation in the Giveaway or acceptance or use of the Prize. Nothing in these rules excludes liability that cannot lawfully be excluded.

10. Publicity

Except where prohibited by law, acceptance of the Prize authorizes the Credit Union to identify the winner in announcements related to the Giveaway without additional compensation. Any use of a winner's photograph, voice, or likeness will be subject to applicable law and any required permission or release.

11. Compliance with Law

These Official Rules, the Giveaway, and any related disputes are governed by applicable federal law and the laws of the State of Michigan. The Giveaway is void where prohibited by law.

12. Taxes

The winner is responsible for all applicable federal, state, and local taxes and any costs or expenses associated with the Prize that are not expressly included. The Credit Union may request information or documentation reasonably necessary to meet applicable tax reporting requirements.

13. Use of Information

Information provided in connection with an entry will be used to administer the Giveaway, verify eligibility, contact the potential winner, and meet legal obligations, in accordance with the Credit Union's applicable privacy notices and policies. Please see the Credit Union's website at www.michiganunitedcu.org for privacy information.

14. Winner List, Official Rules, and Miscellaneous

To request the winner's name or a copy of these Official Rules, send a written request and a self-addressed, stamped envelope to: Michigan United Credit Union, Attn: Marketing Department, 3501 Hamlin Road, Auburn Hills, MI 48326. Written copies of the Official Rules will also be available through the Credit Union's website or at its branches during regular business hours.

The Credit Union reserves the right to update these Official Rules or discontinue the Giveaway to the extent permitted by law. If any provision is found unenforceable, the remaining provisions will continue in effect to the extent allowed by law.