

Honor Credit Union

Biggest Saver Challenge – Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN: Must be age 18 or older as of December 31, 2019. No purchases of goods or services, payment of any money or submission to any sales promotion is necessary to be eligible to participate, and none of the above will increase the odds of winning. Excluded from participating are Honor Credit Union's Board of Directors, official family, staff, and their immediate families. Contest period is January 1, 2019 to December 31, 2019. This Sweepstakes is void where prohibited by law. By participating in this Sweepstakes you agree to the terms and conditions of the Honor Credit Union Biggest Saver Official Rules.

Drawing & Prizes: At the end of the full contest period, a random drawing, not open to the public, grand prize drawing will be conducted from among all eligible participants. Three (3) grand prize winners will each receive (1) \$500 cash prize each. Retail value: \$500.00. At the end of each quarter, not open to the public, a quarterly drawing will be conducted from among all eligible participants. One (1) quarterly winner will receive (1) \$100 cash prize. Retail value: \$100.00. Each drawing will be conducted by a judge or judges designated by Honor Credit Union.

Prize Restrictions: No substitution of prizes permitted except at the sole discretion of Honor Credit Union. Any portion of a prize not accepted by a winner will be forfeited. Federal, state, and local taxes on each prize, and any expenses relating to the acceptance and use of a prize not specified herein as being awarded, are the responsibility of the winners. Winners may be required to provide Honor Credit Union with their Social Security number so appropriate reports can be filed with all taxing authorities.

Winner Notification: Winner need not be present to win and will be notified by phone within five business days of the drawing. Prize will be forfeited if winner does not claim prize within 30 days.

Odds: Odds of winning are based on the number of challenge participants and valid entries received.

Entering: To win a prize, you are not required to purchase goods or services from Honor Credit Union, pay any money to Honor Credit Union, or submit to a sales promotion effort. If consumer successfully completes challenge requirements of twenty-six plus (26+) savings account transfers between January 1, 2019 and December 31, 2019, one automatic entry will be earned into grand prize drawing. If consumer successfully completes challenge requirements of at least six (6) savings account transfers each quarter, one automatic entry will be earned into quarterly prize drawing. Only sole and joint consumer accounts are eligible for this sweepstakes. Any other accounts, including but not limited to commercial and trust accounts are ineligible. To enter without opening a Biggest Saver Savings Account, mail a 3"x 5" card to Honor Credit Union, 8385 Edgewood Road, Berrien Springs, MI 49103 (attention: Biggest Saver Challenge) and include your name, date of birth, phone number and e-mail address. All entries must be postmarked no earlier than January 1, 2019 and must be received by December 31, 2019 to be eligible. All entries become the property of Honor Credit Union and will not be returned. Automatic entries by completing savings challenge and entries submitted by mail have an equal chance of winning a Prize, which will depend on the number of entries received.

Additional Terms: By participating, entrants agree to: a) the Official Rules and the decisions of the judges and Honor Credit Union, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless Honor Credit Union, their advertising and promotion agencies, and all of their respective officers, directors, shareholders, agents, employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of the prize. Honor Credit Union reserves the right to modify prize award procedures. Honor Credit Union reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the drawing and at its sole discretion award prizes from among all eligible entries validly received prior to the action taken. Honor Credit Union is not responsible for printing or typographical errors in any drawing-related materials; for stolen, lost, late, misdirected, damaged, mutilated, incomplete, illegible, or postage-due mail or entries. Honor Credit Union reserves the right in its sole discretion to

cancel, terminate, modify or suspend this Sweepstakes for any reason whatsoever. This sweepstakes is void where prohibited.

Honor Credit Union reserves the right in its sole discretion to disqualify any entrant, including the Winner, who does not comply with these Official Rules. Honor Credit Union also reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does or attempts to enter the Sweepstakes through any means other than as described in these Official Rules, or disrupt or damage Honor Credit Union's Web site, undermine the legitimate operation of the Sweepstakes, circumvent the terms and conditions of these Official Rules, or otherwise tamper with the Sweepstakes in any manner. If either of the above occurs, Honor Credit Union reserves the right to remedy any such action, disruption, or circumvention, and to seek damages from an entrant, including seeking an award of attorneys' fees and costs, as permitted by law.

Consent to Publicity and Release: By entering the Sweepstakes and accepting a prize, you consent to the release of your name, unless such use is prohibited by applicable law. By entering, you agree to release and hold harmless Honor Credit Union, its employees, officers, directors, agents, representatives, and affiliates from any and all injuries, loss, damage, or other claims of any kind, known or unknown, arising directly or indirectly from the Sweepstakes, from use or acceptance of any prize won, and any publication of the Sweepstakes.

Official Rules: For a copy of official Sweepstakes rules or name of the winner, send a self-addressed stamped envelope to Honor Credit Union, 8385 Edgewood Road, Berrien Springs, MI 49103 (attention: Biggest Saver Challenge) or visit www.honorcu.com. Questions concerning any aspect of this Sweepstakes will be resolved by the Board of Directors of Honor Credit Union, and any such resolution will be final.