Honor Credit Union Teacher Awards Official Rules

The Teacher Awards is a prize-linked promotion offered by Honor Credit Union (the "Credit Union"), whereby Eligible Teachers (defined below) can apply to receive a \$500.00 award to be used to purchase classroom supplies and/or improve the classroom (an "Award").

The Teacher Awards will be conducted in two (2) phases. The first phase begins on June 16, 2025 and ends on July 18, 2025 at 11:59:59 p.m. (the "Application Period"). The second phase will commence on July 23, 2025 and will end on July 30, 2025 at 5:00 p.m. (the "Selection Period"). All times are Eastern Daylight Time as observed in Berrien Springs, Michigan. The following Official Rules ("Official Rules") apply to all Eligible Teachers, Award Recipients and/or other participants in the Teacher Awards (collectively "Teacher Awards Participants").

1. The Application Period.

The Application Period will run from June 16, 2025 through July 18, 2025. In order to enter the Teacher Awards, you must be an Eligible Teacher and submit a fully completed Application ("Application") electronically through the website to Honor Credit Union no later than 11:59:59 p.m. on July 18, 2025. You may complete an Application by visiting honorcu.com/teachers/. Completed Applications must be submitted electronically through the submission form via honorcu.com prior to 11:59:59 p.m. on July 18, 2025 in order to be entered in the Teacher Awards. Applications delivered in any other manner and/or untimely Applications will NOT be considered. Please follow the Application instructions outlined on honorcu.com/teachers/. The failure to follow instructions may result in the Application not being considered.

2. Eligibility.

Teachers that will be employed during the 2025-2026 academic year in any school are eligible to participate in the Teacher Awards ("Eligible Teachers"), except for officials and employees of Honor Credit Union and/or their immediate family members (i.e., parents, spouses, children, siblings).

3. The Selection Period.

All Applications must be received prior to 11:59:59 p.m. on July 18, 2025, in order to participate in and be considered for the Teacher Awards. No Eligible Teacher may submit more than one (1) Application for consideration.

The Honor Credit Union Teacher Awards Selection Committee (the "Selection Committee") will review all Applications submitted. The Selection Committee will be composed of Honor Credit Union team members. Contact information, school name, and other identifying information will be removed from the Applications before review by the Selection Committee. The Selection Committee will select forty (40) Applications to be given an Award of a \$500.00 Amazon Digital Gift Card (the "Award Recipients"). The Selection Committee will select one Award Recipient per member center community, as defined by the credit union, and will select two additional Award Recipients for each of the 6 regions, as defined by the credit union. The additional Award Recipients of the Applications selected will be featured on the credit union's website at honorcu.com, on the credit union's social media accounts, and in other print and digital channels (e.g. press releases, email communications, etc.). At the credit union's option, the Award Recipients may also be featured in a video.

The Selection Period will commence on or about July 23, 2025 and will terminate at the close of business on July 30, 2025.

No Eligible Teacher may be awarded more than one (1) Award.

A member of the Selection Committee will notify the Award Recipients. Award Recipients may be notified by mail, email, phone, or in person, at the discretion of the Credit Union. The Credit Union will announce the Award Recipients publicly following the end of the Selection Period and the notification of the Award Recipients, likely in early-Mid September 2025, on its website, social media accounts, and/or via a press release or other means.

4. Awards

The Awards will consist of forty (40) awards of a \$500.00 Amazon Digital Gift Card.

Award Recipients will be determined by the Selection Committee during the Selection Period. All decisions of the Selection Committee are final and not subject to review.

Awards are not exchangeable for credit or kind, in part or in full.

Awards will be provided by way of email communication from Amazon to the Award Recipient's personal email address provided on the Application. The Award Recipient must follow the instructions in the email in order to access the award, and the credit union is not liable for any failure of access or claim to the Award or use of the Award. Any access issues shall be the responsibility of the Award Recipient and Amazon. Any risk of loss or damage to such digital gift card or check passes to the Award Recipient upon email or other delivery of the Award to the Award Recipient. Honor Credit Union shall not be liable for or obliged to recognize or replace any digital gift card or check that is lost, damaged, misapplied, or stolen where such defect, loss, misapplication, or damage in respect to the digital gift card or check is due to the fault and/or negligence of the Award Recipient or is not due to the fault and/or negligence of the credit union.

5. Notification

Award Recipients will be contacted via the information listed on the Application. Award Participants are solely responsible for providing the credit union with accurate contact information.

It is the sole responsibility of the Award Recipient to access and/or claim the Award in accordance with the email to the Award Recipient. By accepting an Award, Award Recipients agree to use the Award for the benefit of their students.

In the event an Award is unclaimed or the credit union is notified of the ineligibility of an Award Recipient or the credit union disqualifies the Award Recipient for any reason, the credit union may select another Application submitted by an Eligible Teacher to receive the Award.

6. Decisions.

By completing and submitting an Application in the Teacher Awards and/or accepting an Award, you agree to comply with and be bound by all of the terms and conditions set forth in these Official Rules, and to accept the decisions of Honor Credit Union and its Selection Committee as final and binding. Non-compliance with these Official Rules and/or any entry procedure will result in disqualification. All decisions of Honor Credit Union and its Selection Committee are final and binding.

7. Indemnifications and Warranties.

Honor Credit Union makes no representations or warranties of any kind with respect to the Teacher Awards. Any warranty, express or implied, is hereby excluded and disclaimed. By participating in the Teacher Awards, each Awards Participant releases and discharges Honor Credit Union and its officers, directors, employees, shareholders, members and representatives, and agents (the "Indemnified Parties") harmless from any and all liability whatsoever in connection with the Teacher Awards, including without limitation, legal claims, costs, injuries, losses or damages, demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light (collectively "Claims"). Except where prohibited by law, acceptance of an Award constitutes a release by the Award Recipient of the Indemnified Parties from any and all claims in connection with the administration of the Teacher Awards and the use, misuse or possession of any Award. Honor Credit Union reserves the right to disqualify any Award Participant who fails to follow these Official Rules, fails to satisfy eligibility requirements, or who makes any misrepresentations relative to the Teacher Awards and/or Award redemption. Honor Credit Union further reserves the right to cancel, terminate or modify the Teacher Awards if it is not capable of completion as planned, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, force majeure or technical failures of any sort.

8. Publicity.

Each Teacher Awards Participant consents and agrees to permit the Indemnified Parties to use his/her/its name, voice and likeness on promotional and other materials via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the Award(s) won) to the Teacher Awards Participant, his/her/their successors or assigns, or any other entity, except where prohibited by law. Each Teacher Awards Participant also agrees that his/her/its name and/or Award may be revealed to other Teacher Award Participants upon request.

9. Compliance with Law.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of Teacher Awards Participants, and the Indemnified Parties in connection with the Teacher Awards, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan and applicable Federal law, Any dispute arising between Honor Credit Union and any Teacher Awards Participant and/or any dispute concerning Honor Credit Union's administration of the Teacher Awards shall likewise be governed by, and construed in accordance with, the substantive laws of the State of Michigan Teacher Awards is void where and to the extent prohibited by law.

10. Taxes.

All Awards Recipients are solely responsible for all applicable federal, state and local taxes and any expenses associated with the Award, unless otherwise indicated.

11. Miscellaneous.

Honor Credit Union reserves the right to amend these Official Rules or discontinue the Teacher Awards at any time. Honor Credit Union disclaims any responsibility to notify Teacher Awards Participants of any aspect related to the conduct of the Teacher Awards. Written copies of these Official Rules are available on our website at honorcu.com or during normal business hours at any Honor Credit Union branch location.