



Be Registered for Digital Banking between October 1, and December 31, 2024 for a chance to Win-Win

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. Eligibility: This Campaign is open only to existing members with Northland Digital Banking or those who sign up for Digital Banking before midnight December 31, 2024 and who are 18 years of age or older as of the date of registration. The Campaign is only open to legal residents of Michigan, and is void where prohibited by law. Employees of Northland Area Federal Credit Union ('Credit Union'), its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the "Employees"), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

2. Agreement to Rules: By participating or accepting the prize, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of the Credit Union as final and binding as it relates to the content of this Campaign.

3. Campaign Period: Online Digital Banking registered users as of October 31, 2024, November 30, 2024, and December 31, 2024 will be considered for the drawing. All online Digital Banking sign-ups must be received by 12/31/2024 at 11:59PM EST.

4. How to Enter: All members who are currently signed up for Digital Banking will automatically be entered to Win-Win. Members who are not signed up for Digital Banking must be entered by registering for Digital Banking using the Digital Banking platform provided at <https://www.northlandcu.com>, through the Digital App or at a Northland Branch. The Contestant must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Members that do not Sign up for Digital Banking during the campaign period or who do not meet other eligibility rules or specifications may be disqualified at the sole discretion of Northland Area Federal Credit Union. You must provide the information requested such as accurate contact information. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Northland Area Federal Credit Union.

5. Prizes: The Winner(s) of the Campaign (the "Winner") will receive one of these prizes: October Prize: Boyne Mountain Endless Fun Package; November Prize: an Outdoor Heater; and December Prize a Snow Blower; all prizes having an approximate retail value of \$600.00. There is only one prize per winner; and a Contestant may only win once throughout the campaign. Actual/appraised value may differ at time of

prize award. The specifics of the prize shall be solely determined by the Credit Union. No cash or other prize substitution shall be permitted except at the Credit Union's discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for the Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Odds: The odds of winning depends on the number of members registered for Digital Banking Services.

7. Winner Selection and Notification: Winner will be selected by a random drawing under the supervision of the Credit Union. Random drawings will be held on November 1, 2024 (to determine the October winner); December 2, 2024 (to determine the November winner); and January 2nd, 2025 (to determine the December winner). The Credit Union shall have no liability for Winner's failure to receive notice due to issues with telephone service or Winner's provision of incorrect or otherwise non-functioning contact information.

If Winner cannot be contacted, is ineligible, or fails to claim the prize within 30 days from the time award notification was sent, the prize may be forfeited. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER WILL RESULT IN WINNER'S DISQUALIFICATION (AT THE CREDIT UNION'S SOLE DISCRETION) AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by You: By agreeing to the rules of this contest, You understand and agree that the Credit Union, anyone acting on behalf of the Credit Union, and the Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.

9. Terms & Conditions: The Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond the Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, the Credit Union may select the Winner from all eligible Members during this campaign period prior to and/or after (if appropriate) any suspension of the campaign taken by the Credit Union. The Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. The Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for registering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws.

Should such attempt be made, the Credit Union reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: By accepting the rules, You agree to release and hold harmless the Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND MICHIGAN, ALPENA COUNTY, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Alpena, Michigan having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

12. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Credit Union's website. To read the Privacy Policy, click here [Privacy Policy](#).

13. Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena MI 49707, attention Marketing Department/Digital Banking Contest. Requests must be received no later than January 31, 2025.

14. Sponsor: The Sponsor of the Campaign is Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena, MI 49707.

15. The Campaign hosted by Northland Area Federal Credit Union is in no way sponsored, endorsed, administered by, or associated with Facebook.

16. By Proceeding with registering for Digital Banking, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules, and understand that your Digital Banking registration is considered an entry to the campaign during the campaign period.

17. Members who signed up for Digital Banking prior to October 1, 2024 must sign an agreement to these Win-Win Contest terms before accepting or receiving a Win-Win contest prize.