

OFFICIAL CONTEST RULES for Fuji Camera Bundle Prize Drawing

Saginaw Medical Federal Credit Union 2019 Fuji Camera Bundle Promotional Drawing

1. Eligibility: Promotional Drawing is open to eligible members thirteen (13) to twenty (20) years of age as of 04/30/2019. Employees and volunteers of Saginaw Medical Federal Credit Union and their immediate families (spouse, and parents, children and siblings, and each of their spouses, regardless of where they live) and persons living in the household of each of these individuals, whether related or not, are ineligible. Void where prohibited or restricted by law. The drawing is subject to all applicable federal, state, and local laws and regulations.

2. To Enter: The Promotion is from 04/01/2019 through 04/30/2019. An eligible member receives one [1] drawing entry when a Young Savers Account is opened with at least \$25, a Youth Share Certificate is opened, and/or they "like" SMFCU's Facebook or Instagram page and tags SMFCU in a post. An eligible member receives two [2] drawing entries when a mobile deposit is made into their account using our mobile app. Only members designated by Saginaw Medical Federal Credit Union as an eligible member are eligible for entry.

3. Drawing: One (1) random drawing will be held on or around 05/03/2019 from among all eligible entries received. The random drawing will be conducted under the direction of Saginaw Medical Federal Credit Union Management whose decisions are final and binding in all matters related to the Promotional Drawing.

4. Odds: Between 04/01/2019 and 04/30/2019, the estimated odds of winning are 1:50; however, actual odds depend upon the total number of eligible entries received.

5. Prize: One (1) Prize Winner will receive a Fujifilm Camera Bundle (Retail Value \$120). No substitution of prize permitted except at the sole discretion of Saginaw Medical Federal Credit Union, who reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, at its sole discretion. Winner is responsible for the payment of all federal, state and local taxes on the prize and for any other expenses not specifically described above.

6. Winner Notification: The potential winner will be notified by phone and will be required to sign a form that they have received the Prize. By entering the drawing, entrants agree that Saginaw Medical Federal Credit Union can use their name, photograph/likeness for advertising and promotional purposes for this and similar promotions in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, except where prohibited by law. Upon request, winner agrees to consent to such in writing.