



CONTEST GUIDELINES

Those wishing to participate in the Marshall Community Credit Union “Financially Made” program must meet the following criteria:

1. Applicants need not be a current member of the credit union, but must be eligible for membership. Persons eligible for membership are:
 - Individuals who live, work or worship, or are educated in the Counties of Calhoun, Jackson, Hillsdale, Branch, St. Joseph, Kalamazoo, Barry and Eaton, Michigan. Any person over the age of 55 who receives a retirement annuity, pension, social security, or similar retirement payment from private or governmental sources, and lives in, or belongs to a retirement organization located in the county or in a county contiguous to the county, where the credit union's main office is located.
 - Employees of Marshall Community Credit Union.
 - Members of the immediate families of the foregoing.
 - Organizations incorporated or otherwise, composed for the most part of the same general group making up the membership outlined above.
 - A spouse of a deceased member may be elected to membership at any time prior to remarriage.

Amended June 20, 2007

2. Winners must agree to meet with a budget counselor AND attend a financial literacy class. Marshall Community Credit Union will arrange date, time and location of the budget meeting and financial literacy class.
3. Applicants must be currently enrolled in middle or high school.
4. Selected winners from previous years may not participate again in the 2009-2010 Financially Made Contest.

For consideration, all applicants must complete an application, a Media Consent, Release and Waiver of Liability Form, and a 250-word essay.

OFFICIAL RULES

- This promotion began on Monday, October 19, 2009 at 8:00am and officially ended on Friday, December 11, 2009 at 5:00pm.
- Applicants may be male or female, and of any ethnic or religious affiliation.
- Applicants must be between the ages of 13 and 17.
- No phone-in, fax-in, or e-mail submissions will be accepted. Incomplete applications will be disqualified. One application per person. All applications must be original forms; no photocopies or duplications will be accepted.
- Matching funds will be capped at \$150.00. Winners understand that deposits and withdrawals from the account will be honored from January 1, 2010 to March 31, 2010 (with the completion of both required classes) but the amount of matching funds will be in an amount equal to the balance of the account on March 31, 2010, minus the balance of the account on December 31, 2009, up to the capped amount.
- To be selected, applicants must be in good standing with the Credit Union.
- Winners' photographs and/or essay submissions may be published in the Credit Union's lobby, newsletter, and/or various marketing and promotional materials, and winners may be interviewed by the media. To be considered, applicants must agree to sign a photo/audio/video release form to publish their name, image, voice and essay submissions, and must agree to conduct interviews with various media.
- Winners will be notified by telephone and/or mail and/or e-mail by December 29, 2009. Winners have three days to respond to the Credit Union. Failure to respond in three days will result in the selection of a new winner. This process will continue until all of the winners have been selected.
- Immediate family members of employees of Marshall Community Credit Union, MSU Extension, GreenPath Debt Solutions and the Michigan Credit Union League and its subsidiaries are not eligible to participate.
- Liability for any applicable federal, state, or other taxes will be the sole responsibility of the winner and no prize will be awarded without receipt of the proper legal paperwork as determined by Marshall Community Credit Union.
- Winners understand that the prize awarded may not be substituted or assigned.
- Marshall Community Credit Union is not responsible for lost, late, illegible, mutilated or misdirected entries, entries not received in time for the selection

of the winners, or for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmission which may limit a user's ability to participate in this contest.

- Entrants agree, by entering, that 1.) Marshall Community Credit Union may use (unless prohibited by law), if entrant is a winner, entrant's name, city and state of residence, photograph and/or likeness for advertising trade and/or any other purposes in any media now or hereafter known without further compensation, permission or notification, and 2.) The aforementioned parties and all of their respective officers, directors, shareholders, employees, representatives and agents shall have no liability and will be held harmless by entrant for any claim, action, liability, loss, injury or damage to entrant or any other person or entity, including, without limitation, personal injury or death to entrant or any other person or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a prize and any travel or travel-related activity thereto or participation in this promotion.
- Winner's consent to use their name in connection with the contest and all images are the exclusive property of Marshall Community Credit Union.
- Marshall Community Credit Union reserves the right, in its sole discretion, to modify, suspend, and/or terminate this Contest should virus, bugs, non-authorized human intervention or other causes beyond the control of Marshall Community Credit Union corrupt or impair the administration, security, fairness or proper play of the Contest. In case of such suspension or termination, a notice will be posted, and at Marshall Community Credit Union discretion, winners will be selected from eligible non-suspect entries received prior to event requiring such termination or suspension. Marshall Community Credit Union reserves the right, at its sole discretion, to disqualify any entrant if his or her fraud or misconduct affects the integrity of the contest, or fails to remain in good standing with the Credit Union. Correspondence relating to entry in the sweepstakes will not be answered or acknowledged.

Marshall Community Credit Union maintains the right to change or modify these rules at any time, without notice. Marshall Community Credit Union is not responsible for any typographical or other error in the printing of the offer, administration of the contest or in the announcement of any and all prizes.

- By participating, entrants agree to these Official Rules and to the decisions of the results of the contest, which will be final and binding in all respects.