

Give Us Your Autograph *On Every Debit Card Purchase Sweepstakes*– Official Rules
No purchase or obligation necessary to win.

Eligibility: This promotional giveaway is open to legal residents of the United States (US) 18 years of age or older as of December 1, 2018. The following persons are not eligible to enter the contest: (a) One Detroit Credit Union employees, (b) immediate family members (spouses, parents, children and those living in the same household), (c) volunteers, and (d) One Detroit Credit Union subsidiaries and affiliates. This promotional giveaway is subject to all federal, state and local laws and regulations. Void where prohibited.

Sweepstakes Period: The sweepstakes period runs from 12:00 am EST on December 1, 2018 until 11:59 pm EST on January 31, 2019.

How to Enter: This promotion runs December 1, 2018 through January 31, 2019. One Detroit Credit Union reserves the right to withdraw the promotional giveaway at any time. Each signature-based debit card transaction qualifies as one entry for the grand prize. There is no maximum entry number. **No Purchase Necessary, Mail-In Entry:** To enter this promotional giveaway without using a debit card, print your name, complete mailing address, telephone number and age on a 3" x 5" piece of paper and mail it in a sealed envelope to One Detroit Credit Union, Attention Marketing Department, P.O. Box 32584, Detroit, MI 48232. Mail-in entries must be postmarked by January 31, 2019 and received by One Detroit Credit Union within five (5) days of the close of the Sweepstakes Period to be entered in the promotional giveaway. Close of Sweepstakes Period is January 31, 2019. One Detroit Credit Union is not responsible for any errors or omissions in these Official Rules, or in any promotional giveaway related advertisements or other materials; or inaccurate entry information, whether caused by equipment, programming used in connection with this promotional giveaway, human processing error or otherwise. One Detroit Credit Union reserves the right, in its sole discretion, to void any or all entries of an entrant who One Detroit Credit Union believes has attempted to tamper with or impair the administration, security, fairness or proper play of this promotional giveaway.

Winner Selection & Notification: One (1) winner will be selected from a random drawing conducted by One Detroit Credit Union on or around February 15, 2019 from all eligible entries received. Winners need not be present to win. The winner will be notified by telephone and/or traceable method of mail service. If the winner entered the contest by mail-in entry, the winner will be the person indicated on the entry form. If awarding the prize is in conflict with written credit union policy, or not feasible after One Detroit Credit Union's good faith effort to obtain account holder contact information, the prize will be forfeited and an alternative winner may be selected by same method. Winnings over \$600 must be reported to the IRS. If chosen as

winner, entrant must provide One Detroit Credit Union with tax information so that they can be provided a 1099 form by One Detroit Credit Union. All taxes are the responsibility of the winner.

One Grand Prize: A drawing for one winner of an iPad Mini (approximate value \$400) shall be held as indicated in the Winner Selection & Notification paragraph of these Official Rules.

Odds: Odds of being selected, as a winner will depend on the total number of eligible entries received.

Additional Terms: By participating, entrants agree to be bound by these Official Rules and agree that (1) One Detroit Credit Union shall have the right and permission to use (unless prohibited by law) the winning entrant's name, voice, city/state of residence, photograph and/or likeness for advertising and/or trade and/or any other purpose in any media or format now or hereafter known without further compensation, permission, or notification, and (2) One Detroit Credit Union and its assigns, and all of their respective officers, directors, employees, representatives and agents, shall have no liability and will be held harmless for any claim, liability, loss, injury, or death to entrant or any other person, including without limitation, damage to personal or real property, due in whole or in part, directly or indirectly, by reason of participation in this promotional giveaway. For a listing of winner, or a set of these rules, please send a self-addressed, stamped envelope to:

"Attn: Marketing, One Detroit Credit Union, P.O. Box 32584, Detroit, MI 48232."