

OFFICIAL HOUSE RULES
2015 Michigan Credit Union League Legislative Action Fund (MCULLAF)
GRAND RAFFLE AND POLITICAL EVENT

These Official House Rules govern the conduct of the 2015 Michigan Credit Union League Legislative Action Fund (MCULLAF) Grand Raffle and provide information on the “Industry and Issues” Briefing. By filling out a raffle ticket to enter the drawing, you agree to be bound by the terms and conditions of these Official House Rules.

Raffle ticket purchase contributions to MCULLAF are not considered charitable contributions or business expenses for income tax purposes. Contributions are completely voluntary and there shall be no reprisal for those who decide not to contribute. No refunds on ticket purchases are permitted.

Entries will be accepted from 9:00 a.m. EST on Friday, May 1, 2015 to 5:00 p.m. EST on Friday, October 23, 2015.

The winning entries will be selected at the Michigan Credit Union League & Affiliates headquarters in Lansing, Michigan at 9:00 a.m. EST on Monday, November 23, 2015. In case of severe weather or other extenuating circumstances, the drawing will be held at the same location listed above on Tuesday, November 24, 2015 at 9:00 a.m. EST. The winners of this drawing will be selected randomly from a container holding all entries. The winners are in no way pre-determined or pre-selected. The drawing will be videotaped and witnessed by no less than one MCULLAF Trustee as well as no less than three MCUL & Affiliates staff. All ticket purchasers are welcome to view the drawing.

Entrants must be a member of an MCUL-affiliated Michigan credit union that has granted express permission to MCULLAF to solicit its employees, officials, volunteers and members for contribution. Entrants must be 18 years of age or older in order to be eligible to win. Entrants need not be present to win. The odds of winning will depend on the number of entries. Individual tickets are \$5.00 each and discount packs are 5 for \$20. Discount packs are available while supplies last. A total of 80,000 tickets have been printed.

Your contribution constitutes admission to and entitles you to attend the “Industry and Issues” Briefing, which will be held at 8:45 a.m. on November 23, 2015 in the Michigan Credit Union League & Affiliates’ headquarters in Lansing, Michigan, and enters you into the 2015 Grand Raffle drawing to be held at 9:00 a.m. that day. You need NOT be present to win; however, all ticket holders are encouraged to attend or view the briefing online, which is a political event. MCUL will endeavor to make live streaming of the November 23 briefing and drawing available through our website, www.mcul.org.

The grand prize winning entrant has the option of selecting \$20,000 toward the purchase of a 2015 Buick Verano (the estimated value of which starts at \$23,380*), OR \$20,000 toward the purchase of a 2015 GMC Sierra 1500 (the estimated value of which starts at \$26,605*) OR \$20,000 cash. The second place prize winner will receive \$5,000 and five third-place winners will receive \$1,000 cash. The prizes must be claimed within 60 days. If the winners do not claim their prizes before the 60-day claim period,

or do not meet the eligibility requirements, such individual will be deemed to have forfeited his/her prize and another winner will be selected until an eligible winner is selected and claims the prize.

The winning credit union members shall be responsible for all Federal, State and local taxes associated with the winning prize. In the event the \$20,000 toward the vehicle is selected, the winner shall also be responsible for the license, title, tags and registration, and any other fees associated with the vehicle. If the \$20,000 toward the vehicle is selected, the winner must have a valid driver's license, shall be responsible for maintaining insurance coverage on the selected vehicle, and must meet any and all qualifications that may be required by the selected dealership.

The winners agree to allow their name and likeness to be used by the Michigan Credit Union League and its affiliates for advertising purposes, without compensation, except where prohibited by law.

The Michigan Credit Union League & Affiliates makes no representations or warranties with respect to the prize vehicle; the winner will receive the warranties provided by the manufacturer.

By entering into this drawing, entrants agree to be bound by these Official House Rules and the decisions of the Michigan Credit Union League & Affiliates, which shall be final. By entering and by the winners accepting a prize, entrants agree to follow the Official House Rules and hold harmless and indemnify the Michigan Credit Union League & Affiliates and each of its respective directors, officers, employees, volunteers, and agents against any and all liability, damages or causes of action (however named or described) with respect to or arising out of either (i) the entrant's participation; or (ii) the receipt or use or misuse of the prize awarded in the raffle. Entrants will not hold the Michigan Credit Union League & Affiliates responsible or liable for any or all accidents, thefts or damages resulting by their participation in this event.

The winners further acknowledges that the Michigan Credit Union League & Affiliates and each of its respective directors, officers, employees, volunteers, and agents have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee express or implied, in fact or in law, relative to any prize, including but not limited to its quality, mechanical condition or fitness and also acknowledge that they did not receive any representations, warranty or guarantee, express or implied, in fact or in law, relative to any prize, including but not limited to its quality, mechanical condition or fitness.

The Michigan Credit Union League & Affiliates reserves the right to modify or amend these official house rules without notice at any time.

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R31076 to MCULLAF to conduct this raffle at 9:00 a.m. EST on Monday, November 23, 2015.

The official house rules are effective May 1, 2015.

*The Manufacturer's Suggested Retail Price excludes destination freight charge, tax, title, license, dealer fees and optional equipment.