

Advia Social Media Sweepstakes: Official Rules

The following official rules apply to sweepstakes and promotional give-away opportunities administered by Advia Credit Union (otherwise referred to as Credit Union or the credit union within this document). See addendum at end of document regarding specific information relative to the sweepstakes description as provided within our sweepstakes or promotional give-away event named within the promotional channel(s) used to introduce the event. Unless otherwise denoted, the promotional sponsor of all sweepstakes, contests, and other giveaways is Advia Credit Union located at 550 South Riverview; Parchment, MI 49004.

Program Description / Eligibility: No purchase necessary. This promotion is open to non-members and members of Advia Credit Union, also hereafter referred to as "the credit union," age 18 and over at the time of drawing, located in any state of the United States of America. If a member with Advia, account must be deemed in good standing in order to be eligible to win. Employees and officials of the credit union, and the immediate family members of each are not eligible. Void where prohibited by law. The promotion entry period will be indicated in the corresponding social media (via Facebook, Twitter, Instagram, LinkedIn) post. Giveaway prizes may vary and will be specifically described in each corresponding social media post as well as within the Addendum section of these Official Rules.

How to Enter: You will be automatically entered into a sweepstakes drawing when you comment on our sweepstake-designated social media post. The winner will be randomly drawn from all automatic and submitted entries during the Entry Period. Entries must be made on our social media page to qualify; a Facebook, Twitter, Instagram, or LinkedIn account is required to participate and may be created via the social media platform for free. Participants may have multiple entries. All winners will be notified via a social comment or Messenger. You may alternatively enter by emailing your entry request (limited to one per individual) to marketing@adviacu.org or by mailing in a 3x5 card to Marketing at Advia Credit Union c/o 4308 West Main; Kalamazoo, MI 49006. Your mailed entry will serve as an official entry for all promotional offers within the calendar year submitted. Must be received to Advia Credit Union Marketing department by one (1) business day prior to selecting winner(s).

No responsibility is assumed by the credit union for lost, late, or misdirected entries or any computer, online, mail, telephone, or technical malfunctions that may occur. All entries become the property of the credit union and will not be returned. Odds of winning a prize depend on the number of eligible entries received.

No substitution, transfer, or assignment of prize permitted, except that the credit union reserves the right to substitute a cash prize. All taxes and licensing fees on prizes are the sole responsibility of the prize winner, and winnings will be reported as income on earnings to the Internal Revenue Service. Furthermore, federal income tax may be due and payable at the time of prize delivery. Consult your tax professional with questions as to possible tax implications of winning this prize.

General Conditions: Entrants agree to abide by the terms of these official rules and by the decisions of the credit union, which are final and binding on all matters pertaining to this sweepstake. This sweepstake is governed by the laws of the United States and the State of Michigan, as applicable. All federal, state, and local laws and regulations apply. Prize winners may be required to execute an affidavit of eligibility and liability/publicity release within seven (7) days following the date of attempted notification. Non-compliance within this time period may result in disqualification and selection of an alternate winner. Return of any prize/ prize notification as undeliverable may result in disqualification and selection of an alternate winner. Entrants further grant to the credit union the right to use and publish their proper name and state online, in print, and in any other media in connection with the sweepstake. Acceptance of a prize constitutes permission for the credit union to use winners' names and likenesses for advertising and promotional purposes without additional compensation unless prohibited by law. By entering, participants agree to release and hold harmless Advia Credit Union, its subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability or any injuries, loss, or damage of any kind arising from or in connection with this sweepstake or any prize won. You may obtain a list of winners by emailing marketing@adviacu.org or by mailing a request for the name(s) of winners based on the specific Sweepstakes Name to: Marketing at Advia Credit Union c/o 4308 West Main; Kalamazoo, MI 49006).

Prize Awarding Method: When sweepstake rules followed and barring no other incident that would nullify the event or prize being awarded, all stated prizes will be awarded based on the requirements stated within the promotional offer

