

**LAKE TRUST CREDIT UNION  
WARREN 1 YEAR ANNIVERSARY CELEBRATION PROMOTION  
OFFICIAL RULES**

**October 27, 2025 – November 1, 2025**

1. **SPONSORSHIP**: This Warren 1 Year Anniversary Celebration Promotion (the “Promotion”) is sponsored and conducted by Lake Trust Credit Union (“Lake Trust”) located at 4605 S. Old US Highway 23, Brighton, Michigan 48114.
2. **PROMOTIONAL PERIOD**: The Promotion begins on October 27, 2025 – November 1, 2025 (the “Promotional Period”).
3. **AGREEMENT TO OFFICIAL RULES**: By entering the Warren 1 Year Anniversary Celebration Promotion, each entrant fully and unconditionally accepts the terms and conditions of these Official Rules. Eligibility and winning a prize is contingent upon fulfilling all the requirements set forth in these Official Rules. Void where prohibited by law.
4. **ELIGIBILITY & RESTRICTIONS**: The Promotion is open to residents of the state of Michigan, who are at least eighteen (18) years of age or older at the time of entry; proof of age may be required. Limit one (1) prize per person. Lake Trust Credit Union employees, board and committee members, and immediate family members (spouse, parents, step-parents, siblings, step-siblings, children, and step-children) of those groups are not eligible. Not valid with any other promotions sponsored by Lake Trust Credit Union. Promotion participant must not have previously caused a loss to Lake Trust; existing members must be in good standing with Lake Trust.
5. **ENTRY METHODS**: Eligible persons who visit the Warren Relationship Center, 25397 Schoenherr Road, Warren, MI 48089, during the Promotional Period and complete a submission form are entered into a drawing for one of six (6) prizes, as further described in Section 7 of the Official Rules. Illegible or incomplete submissions will be disqualified from consideration.
  - a. **Free Entry Method**: For free entries into the drawing, print name, address, age, telephone number, email address, and “Warren 1 Year Anniversary Celebration Promotion” on a 3”x5” index card. Send the card to Lake Trust Credit Union, 25397 Schoenherr Road, Warren, MI 48089. Postcards must be received by each daily drawing date during the promotion period. Daily drawing dates are daily between October 27, 2025 – November 1, 2025. Limit one (1) entry per postcard.
  - b. **Maximum Entries**: The maximum number of entries per person is one (1) per day, regardless of method of entry. Purchasing a Lake Trust Credit Union product or service does not increase your chances of winning a prize.
6. **DRAWINGS**: Winners will be randomly selected from the pool of eligible submissions received during the Promotional Period.
  - a. By participating in the drawing, participants agree that they are eligible to participate and authorize Lake Trust to verify eligibility before any prize is awarded. If a winner is disqualified or cannot accept the prize as stated, Lake Trust reserves the right to determine an alternate winner or not to award that winner’s prize, in its sole discretion.

- b. A daily drawing will be held at 25397 Schoenherr Road, Warren, MI 48089 between October 27, 2025 – November 1, 2025.
7. **PRIZE CLAIM/WINNERS:** One winner will be randomly chosen from all eligible entries on each daily drawing date to win one of six (6) prizes. Total value of all prizes is estimated at \$225.00. The prizes consist of the following: 1) Nails on Ten Gift Card valued at \$25.00 (One Winner), 2) Sandbaggers Restaurant Gift Card valued at \$25.00 (Two Winners), 3) Great Clips Gift Card valued at \$25.00 (One Winner), 4) Meijer Gift Card valued at \$25.00 (One Winner), 5) Meijer Gift Card valued at \$100.00 (One Winner).
- a. Winners need not be present to win. Upon being randomly selected as a winner, Lake Trust will use reasonable means (including via email or telephone number on file) to notify the Prize Winner(s); however, if winners are not able to be contacted within 48 hours, alternate winners will be announced. Winners agree to sign any and all media releases requested by Lake Trust. Lake Trust may require each winner to sign documentation including a media and liability release, and a tax release before a prize will be awarded. Failure to sign these documents and return them to Lake Trust Credit Union, or if the winner cannot be notified, or if the winner is found ineligible, will result in disqualification and an alternate winner may be randomly selected by Lake Trust Credit Union.
- b. Prize is non-transferrable, not redeemable for cash, and cannot be exchanged for any other prize by the winner(s).
- c. Chances of winning are based upon the total number of entries received. For example, if 100 entries are eligible, chances are 1 in 100 to win.
8. **TAXES AND EXPENSES:** Winner(s) of the Warren 1 Year Anniversary Celebration Promotion are solely responsible for all applicable local, state and federal tax implications as well as other fees and expenses associated with the prize. Lake Trust Credit Union will report winnings as required by law.
9. **SOCIAL MEDIA:**
- a. No outlet including Facebook, Instagram, Pinterest, Twitter, LinkedIn, or any other social media site is liable for the content, manner or results of this promotion.
- b. Additionally, participants agree to hold third party social media and affiliate organizations harmless.
- c. The promotion is in no way sponsored, endorsed, or administered by Facebook, Instagram, Pinterest, Twitter, LinkedIn, or any other social media site or any associated company or program.
- d. Lake Trust Credit Union and participants use social media platforms in relation to this promotion at their own risk.
10. **ADDITIONAL PRIZE DISCLOSURES:**
- a. Nails on Ten, Sandbaggers, Meijer and Great Clips are not sponsors or administrators of— or affiliated in any way with—this promotion or Lake Trust Credit Union.
- b. Lake Trust is not responsible for direct or indirect issues relating to the product or services, including but not limited to cancellations, substitutions or closures.
11. **GENERAL CONDITIONS:** Lake Trust Credit Union reserves the right to disqualify any participant at any time. Participants agree to abide by all rules and regulations set by state

of Michigan and federal laws and those of this Promotion. Failure to comply with these Official Rules may result in disqualification.

- a. By entering the Warren 1 Year Anniversary Celebration Promotion, participants agree to release and hold harmless Lake Trust Credit Union and all other related entities, their affiliates, subsidiaries, and their officers, directors, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from, or in connection with acceptance, receipt, possession or use of the prize awarded, or participation in the Promotion.
- b. Lake Trust Credit Union and all other related entities, their affiliates, subsidiaries, and their officers, directors, employees, and agents, and any and all internet service and access provider(s) are not responsible for: any incorrect or inaccurate entry information; human error, technical malfunctions; failures, omission, interruption, deletion, or defect of any telephone network, computer online systems, computer equipment, server providers or software, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this promotion; inability to access the Lake Trust Credit Union website due to computer or electronic malfunction or traffic congestion on the Internet or on any website.
- c. Lake Trust Credit Union in its sole discretion will decide any disputes arising from this promotion and the rules governing it. ALL DECISIONS MADE BY LAKE TRUST CREDIT UNION ON ANY MATTERS RELATED TO THE PROMOTION ARE FINAL AND BINDING. Promotion participants understand that Lake Trust reserves the right to add, delete, or revise these Official Rules as necessary without notice. Lake Trust also reserves the right to suspend, modify or cancel the offer at any time. Lake Trust Credit Union, its employees, board, or agents give no expressed or implied warranty with respect to this promotion, terms, or winnings.