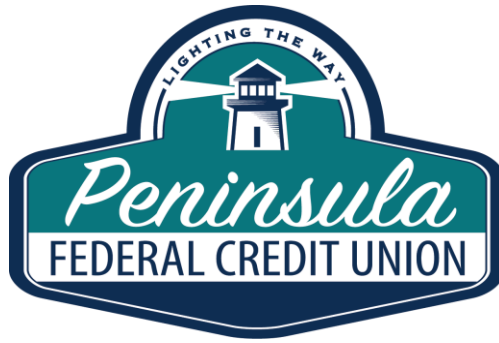


Spend Local – Official Contest Rules

1. This contest is open to members of Peninsula Federal Credit Union who are 18 years or older, whose accounts are in good standing, and who are legal residents of the United States. Employees of PFCU are not eligible.
2. This contest is in no way sponsored, endorsed, or administered by, or associated with Facebook or Instagram.
3. Eligible members of PFCU may enter the contest by:
 - a. Using their PFCU debit card at a locally owned business in the following counties: Delta, Schoolcraft, Menominee, and Marinette.
 - b. Printing their name, address, phone number, and age on a piece of paper and mailing to:
Peninsula Federal Credit Union, 2929 3rd Ave N. Escanaba, MI 49829
4. Except as otherwise prohibited by law, by entering this contest, each entrant grants permission to PFCU to use their name, or photos for advertising/publicity purposes in any and all media without further compensation.
5. Each time an eligible member uses their DEBIT CARD at a locally owned business, they will be entered into the contest allowing for multiple entries per member but only one entry per transaction.
6. Winners will be announced weekly on Fridays' starting 7/10/20 through 8/28/20 on Facebook and Instagram. Winners will also be notified by phone. The drawings will be held by PFCU staff members.
7. Sixty-four (64) winners (8 drawn weekly for 8 weeks) can be reimbursed up to \$25 each. The reimbursements are provided by PFCU. No substitutions or transfer of prize money will be allowed.
8. The reimbursements will be credited directly to the winning member's savings account.
9. No purchase is necessary to enter this contest. Terms and conditions may apply. Participation constitutes an entrant's full and unconditional agreement to these rules.
10. The contest is subject to all applicable federal, state, municipal, and local laws and regulations. Void where prohibited by law.



11. By participating in this contest, each entrant agrees to release and hold harmless PFCU and their employees, from and against any and all claims or liability arising directly or indirectly from participating in the contest or the award of any prize.
12. All prizes are awarded "as-is" and without warranty of any kind. All local, state and federal taxes are the sole responsibility of the winner.