



TO PEOPLE Classroom Grant Giveaway Official Rules

The YES to People Classroom Grant Giveaway (the "Giveaway") is a prize-linked promotion offered by Sovita Credit Union (the "Credit Union"), whereby Eligible Teachers (defined below) can apply to receive a \$100.00 grant to be used to purchase classroom supplies for their students (a "Grant"), and/or Eligible Participants (defined below) can nominate an Eligible Teacher to receive a Grant.

The Giveaway will be conducted in two (2) phases. The first phase begins on July 29, 2019 and ends on August 30, 2019 at 5:30 p.m. (the "Application Period"). The second phase will commence on September 3, 2019 and will end on September 6, 2019 at 5:30 p.m. (the "Selection Period"). All times are Eastern Daylight Time as observed in Flint, Michigan. The following Official Rules ("Official Rules") apply to all Eligible Teachers, Eligible Giveaway Participants, and Grant Recipients and/or other participants in the Giveaway (collectively "Giveaway Participants").

1. The Application Period.

The Application Period will run from July 29, 2019 through August 30, 2019. In order to enter the Giveaway, you must be an Eligible Teacher and/or an Eligible Participant and submit a fully completed YES to People Grant Giveaway Application ("Application") to Sovita Credit Union no later than the close of business on August 30, 2019. You may obtain an Application by visiting any Credit Union branch. Completed Applications must be personally delivered to any branch of Sovita Credit Union prior to the close of business on August 30, 2019 in order to be entered in the Giveaway.

2. Eligibility.

Teachers that will be employed during the 2019-2020 academic year in any public, private or charter elementary, secondary or high school located in Genesee and/or Lapeer Counties are eligible to participate in the Giveaway ("Eligible Teachers").

Individuals who are Members of Sovita Credit Union and/or are employed in the education or health care industries in Genesee and/or Lapeer Counties are eligible to nominate an Eligible Teacher for a Grant, except for officials and employees of Sovita Credit Union and/or their immediate family members (i.e., parents, spouses, children, siblings) ("Eligible Participants")

3. The Selection Period.

Completed Applications must be submitted in person at a Sovita Credit Union branch location prior to the close of business on August 30, 2019, in order to participate in the Giveaway. No Eligible Teacher or Eligible Participant may submit more than one (1) Application for consideration.

The Sovita Credit Union Yes to People Committee will review all Applications submitted, and will select twenty-five (25) Applications to be awarded Grants of \$100.00 each. The Applications selected will be featured on the Credit Union's website at www.sovitacu.org.

The Selection Period will commence on or about September 3, 2019 and will terminate at the close of business on September 6, 2019.

No Eligible Teacher may be awarded more than one (1) Grant.

The Credit Union will announce the Grant Recipients following the end of the Selection Period on its Facebook page and/or website.

4. Grants.

The Giveaway Grants will consist of twenty-five (25) grants in the amount of \$100.00 each.

Grant Recipients will be determined by the Sovita Credit Union Yes to People Selection Committee during the Selection Period. All decisions of the Sovita Credit Union Yes to People Selection Committee are final and not subject to review.

Grants are not exchangeable for credit or kind, in part or in full.

Grants will be awarded by way of a check made payable to each Grant Recipient. Any risk of loss or damage to such checks passes to the Grant Recipient upon physical delivery of the check to the Grant Recipient. Sovita Credit Union shall not be liable for or obliged to recognize or replace any check that is lost, damaged or stolen where such defect, loss, or damage in respect of the check is due to the fault and/or negligence of the Grant Recipient.

5. Notification.

Grant Recipients will be contacted via the information listed on the Application. Giveaway Participants are solely responsible for providing the Credit Union with accurate contact information.

Grant Recipients shall have thirty (30) days from date the Credit Union sends the Grant Recipient notification to respond and claim their Grant. In the event a Grant is unclaimed within that 30-day period, the Sovita Credit Union Yes to People Selection Committee will select another Application submitted by an Eligible Teacher to receive the unclaimed Grant.

By accepting a Grant, Grant Recipients agree to use the Grant for the benefit of their students.

6. Decisions.

By completing and submitting an Application in the Giveaway and/or accepting a Grant, you agree to comply with and be bound by all of the terms and conditions set forth in these Official Rules, and to accept the decisions of Sovita Credit Union and its YEs to People Selection Committee as final and binding. Non-compliance with these Official Rules and/or any entry procedure will result in disqualification. All decisions of Sovita Credit Union and its YEs to People Selection Committee are final and binding.

7. Indemnifications and Warranties.

Sovita Credit Union makes no representations or warranties of any kind with respect to the Giveaway. Any warranty, express or implied, is hereby excluded and disclaimed. By participating in the Giveaway, each Giveaway Participant releases and discharges Sovita Credit Union and its officers, directors, employees, shareholders, members and representatives, and agents (the "Indemnified Parties") harmless from any and all liability whatsoever in connection with the Giveaway, including without limitation, legal claims, costs, injuries, losses or damages, demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light (collectively "Claims"). Except where prohibited by law, acceptance of a Grant constitutes a release by the Grant Recipient of the Indemnified Parties of any and all claims in connection with the administration for the Giveaway and the use, misuse or possession of any Grant. Sovita Credit Union reserves the right to disqualify any Giveaway Participant who fails to follow these Official Rules, fails to satisfy eligibility requirements, or who makes any misrepresentations relative to the Giveaway and/or Grant redemption. Sovita Credit Union further reserves the right to cancel, terminate or modify the Giveaway if it is not capable of completion as planned, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, force majeure or technical failures of any sort.

8. Publicity.

Each Giveaway Participant consents and agrees to permit the Indemnified Parties to use his/her/its name, voice and likeness on promotional and other materials via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the Grant(s) won) to the Giveaway Participant, his/her/their successors or assigns, or any other entity, except where prohibited by law. Each Giveaway Participant also agrees that his/her/its name and/or Grant may be revealed to other Giveaway Participants upon request.

9. Compliance with Law.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of Giveaway Participants, and the Indemnified Parties in connection with the Giveaway, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan and applicable Federal law. Any dispute arising between Sovita Credit Union and any Giveaway Participant and/or any dispute concerning Sovita Credit Union's administration of the Giveaway shall likewise be governed by, and construed in accordance with, the substantive laws of the State of Michigan and applicable Federal law. The Giveaway is void where and to the extent prohibited by law.

10. Taxes.

All Grant Recipients are solely responsible for all applicable federal, state and local taxes and any expenses associated with the Grant, unless otherwise indicated.

11. Miscellaneous.

Sovita Credit Union reserves the right to amend these Official Rules or discontinue the Giveaway at any time. Sovita Credit Union disclaims any responsibility to notify Giveaway Participants of any aspect related to the conduct of the Giveaway. Written copies of these Official Rules are available during normal business hours at any Sovita Credit Union branch location.