

Integra First Federal Credit Union Online Application Giveaway Official Rules

THE ODDS OF WINNING DEPEND UPON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING THE SWEEPSTAKES PERIOD.

Integra First Federal Credit Union's Online Application Giveaway (**the "Sweepstakes"**) starts on Wednesday, July 1, 2026, at 8 a.m. ("CT") and ends on Wednesday, Sept. 30, 2026, at 11:59 p.m. Central Time ("CT") (**"Sweepstakes Period"**).

ELIGIBILITY: Open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age or older at time of entry. Void where prohibited. Employees (and their immediate families (parent, child, spouse or sibling and their respective spouses, regardless of where they reside) and those living in their same households, whether or not related) of Integra First Federal Credit Union (**"SPONSOR"**), and their respective parents, affiliates, subsidiaries, vendors, and advertising and promotion agencies are not eligible to enter or win. By participating, entrants agree to be bound by these Official Rules and the decisions of the judges and/or Sponsor, which are binding and final on matters relating to this sweepstakes. Sweepstakes is subject to all applicable federal, state and local laws.

NO PURCHASE, PAYMENT, ACCOUNT OPENING, LOAN APPROVAL, OR LOAN FUNDING IS NECESSARY TO ENTER OR WIN.

HOW TO ENTER: To receive one (1) entry, an individual must submit an online application for an eligible product during the Sweepstakes Period through one of the application methods listed below. Eligible applications include loan applications, credit card applications, membership applications, mortgage applications, Integra Cash applications, and Buy Now, Pay Later applications submitted through Integra First Federal Credit Union's designated online platforms.

An individual will receive one (1) entry upon submission of an eligible online application, regardless of whether the application is approved, denied, withdrawn, or otherwise does not result in an account opening, loan disbursement, or other transaction. Submission of an application does not improve the applicant's chances of approval, and approval decisions are made independently in accordance with Sponsor's normal underwriting and membership policies.

Limit one (1) entry per person during the Sweepstakes Period, regardless of the number of applications submitted.

- Apply for a loan, credit card, or membership - SymApp website
<https://integrafirstfcu.symapp.jhahosted.com/>

- Apply for a mortgage - Neighborhood Mortgage solutions website (<https://borrower-integrafirstfcu.gonms.org/#/welcome/workflow:purchase-refi-heloc>)
- Apply for Integra Cash – Integra First Digital Banking - <https://my.integrafirstfcu.com/login>
- Apply for Buy Now, Pay Later – Integra First Digital Banking - <https://my.integrafirstfcu.com/login>

ALTERNATE METHOD OF ENTRY (AMOE): To enter without a qualifying loan, submit a 3 x 5 inch index card with your full name, mailing address, phone number, email address, and the words “Online Application Giveaway Entry.” Place the card in a business-sized (#10) envelope and drop it off at any Integra First branch location or mail it to:

Integra First Federal Credit Union
PO Box 604
Powers, MI 49874
Attn: Online Application Giveaway

All AMOE entries must be postmarked (if mailed) or delivered (if hand delivered) within the Promotion Period to be eligible. Limit one entry per person.

All online entries must be received by 11:59 p.m. (“CT”) on Wednesday, Sept. 30, 2026, to be eligible. Limit one (1) entry per person for the duration of the Entry Period. Entries generated by script, macro or other automated means or means which subvert the entry process will be void. No giveaway pages are allowed to enter the giveaway. All entries become the property of Sponsor and will not be acknowledged or returned.

Drawing: Potential winners will be selected in a random drawing held on or about Thursday, Oct. 1, 2026, from all eligible entries received by Integra First Federal Credit Union (“**SPONSOR**”). Odds of winning depend on the number of eligible entries received.

WINNER NOTIFICATION: Potential winners will be notified on or about Thursday, Oct. 1, by phone and email, and may be required to execute and return an affidavit of eligibility, a liability release and, where lawful, a publicity release within seven (7) days of date of issuance. If such documents are not returned within the specified time period, a prize or prize notification is returned as undeliverable, Sponsor is unable to contact a potential winner or a potential winner is not in compliance with these Official Rules, prize will be forfeited and, at Sponsor’s discretion, an alternate winner selected. If a potential winner is an eligible minor in his/her jurisdiction of residence, prize may be awarded in the name of his/her parent or legal guardian who will be responsible for fulfilling all requirements

imposed on winner set forth herein. Winner is solely responsible for any federal, state, or local taxes associated with acceptance of the prize.

Prize: One (1) winner will each win one (1) \$500 Visa gift card. Approximate Retail Value (ARV): \$500.

General Conditions: Released Parties (as defined below) are not responsible for lost, late, incomplete, inaccurate, stolen, misdirected, undelivered, garbled, illegible or postage-due mail, entries or email; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the sweepstakes, the processing of entries, the announcement of the prizes or in any sweepstakes-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the sweepstakes. Released Parties are not responsible for injury or damage to participants' or to any other person's computer related to or resulting from participating in this sweepstakes or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the sweepstakes or website or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Should any portion of the sweepstakes be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human

intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the sweepstakes and, if terminated, at its discretion, select the potential winners from all eligible, non-suspect entries received prior to action taken or as otherwise deemed fair and appropriate by Sponsor. Entrants, by participating, agree that Sponsor, Integra First Federal Credit Union, and their respective parents, affiliates, subsidiaries and advertising and promotion agencies and all of their respective officers, directors, employees, representatives and agents (collectively, "Released Parties") will have no liability whatsoever for, and shall be held harmless by entrants against, any liability, for any injuries, losses or damages of any kind, including death, to persons, or property resulting in whole or in part, directly or

indirectly, from acceptance, possession, misuse or use of any prize or participation in this sweepstakes. Each winner, by acceptance of prize, except where legally prohibited, grants permission for Sponsor and its designees to use his/her name, address (city and state), photograph, voice and/or other likeness and prize information for advertising, trade and promotional purposes without further compensation, in all media now known or hereafter discovered, worldwide in perpetuity, without notice or review or approval. In the event of a dispute regarding entries received from multiple users having the same email account, the authorized subscriber of the email account at the time of entry will be deemed to be the entrant and must comply with these Official Rules. Authorized account subscriber is the natural person who is assigned the email address by the Internet Service Provider (ISP), online service provider, or other organization responsible for assigning e-mail addresses. **CAUTION:** ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

ARBITRATION: Except where prohibited by law, as a condition of participating in this Promotion, participant agrees that (1) any and all disputes and causes of action arising out of or connected with this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding

arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Promotion), and participant further waives all rights to have damages multiplied or increased.

WINNER LIST: For the names of the winners (available after Wednesday, Sept. 30) send a self-addressed stamped envelope to: Integra First Federal Credit Union, 2600 10th Street, Menominee, MI 49858 Re: Online Application Giveaway for receipt no later than Saturday, Oct. 31.

Sponsor: Integra First Federal Credit Union, 2600 10th Street, Menominee, MI 49858