

Integra First Federal Credit Union ICU Day Giveaway Official Rules

No Purchase Necessary TO ENTER OR WIN. A Purchase WILL NOT INCREASE YOUR Chances of Winning. THE ODDS OF WINNING DEPEND UPON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING THE SWEEPSTAKES PERIOD.

Integra First Federal Credit Union's ICU Day Giveaway (**the "Sweepstakes"**) starts on Tuesday, Oct. 14, at 12 p.m. ("CT") and ends on Thursday, Oct. 16, 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.

To Enter: During the Sweepstakes Period, (1) Visit our post on facebook.com/integrafirstfcu and comment on our official giveaway post, tagging at least one (1) friend on Facebook. All online entries must be received by 11:59 p.m. ("CT") on Thursday, Oct. 16, 2025, to be eligible. Limit one (1) entry per person, per Facebook account 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.

To participate in the Integra First Federal Credit Union ICU Day Giveaway (**"SWEEPSTAKES"**), you must have an account with Facebook. If you do not have an account with Facebook, go to www.facebook.com and create

an account according to the instructions on the website. Creating an account is free. Please note that you must accept and agree to comply with the terms and conditions for Instagram and/or Facebook to create an account. This promotion is in no way sponsored, endorsed or administered by, or associated with Meta or Facebook/Instagram. Any questions, comments or complaints regarding the Sweepstakes should be directed to Sponsor, not to Instagram, Meta, and/or Facebook.

Any photo or comment submitted in connection with the Sweepstakes must be (i) original work of entrant, (ii) be truthful and accurate, (iii) may not include any exaggerated product claims or criticisms of third party products, (iv) may not be inappropriate, offensive, libelous or defamatory, pornographic, unlawful or plagiarized, as determined by Sponsor in its sole discretion; (v) must not be harassing, abusive, threatening, harmful, vulgar, profane, obscene, excessively violent, racially, ethnically or otherwise objectionable or offensive in any way, as determined by Sponsor in its sole discretion; (vi) may not violate or encourage others to violate any applicable law, statute, ordinance or regulation; (vii) may not defame or invade publicity rights or privacy of any person, living or deceased, or otherwise infringe upon any person's personal or property rights or any other third party rights; (viii) may not contain commercial or corporate advertising, including but not limited to corporate logos, brand names, and slogans, other than those relating to Sponsor; and (ix) if found to be in violation of these rules will be disqualified and therefore removed from the Sweepstakes.

Drawing: Potential winners will be selected in a random drawing held on or about Friday, Oct. 17, 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 Friday, Oct. 17, on the giveaway post 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.

Prize: Two (2) VIP tickets to Brews, Blues, and BBQs on Saturday, Nov. 2, at the Marinette REC Center.

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 e-mail address by the Internet Service Provider (ISP), on-line 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.

Winners' LIST: For the names of the winners (available after Friday, Oct. 17, 2025) send a self-addressed stamped envelope to: Integra First Federal Credit Union, 2600 10th Street, Menominee, MI 49858 Re: ICU Day Giveaway for receipt no later than Friday, Oct. 31, 2025.

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