

## Student Savers Crossword – Official Rules

1. This contest is open to members of GR Consumers Credit Union who are 11-15 years of age and legal residents of the United States at the time of entry (excluding, without limitation, such residents if located in Puerto Rico and other U.S. Territories). Immediate family members of Employees and Directors of GR Consumers Credit Union are not eligible.
2. Eligible members of GR Consumers Credit Union may enter the contest by:
  - a. Completing the crossword puzzle and turning completed puzzle in to GR Consumers Credit Union.
  - b. Printing their name, address, telephone number and age on a post card and mailing it to: GR Consumers Credit Union, Attn: Marketing Contest, 3975 Clay Ave SW, Wyoming, MI 49548.
3. All entries received from March 1, 2023 – March 31, 2023 will qualify and be entered into the drawing. All entries become the property of the Credit Union, will not be returned, and are subject to verification. Only one entry allowed per member account number.
4. The winner(s) will be selected by a random drawing to be held on or about April 4, 2023 from qualified entries received. The drawing will be held at GR Consumers Credit Union at 3975 Clay Ave SW, Wyoming, MI 49548 by GR Consumers Credit Union staff members. The winner will be notified by email or by telephone. The number of qualified entries will determine the odds of winning. If the winner cannot be contacted or does not respond in 30 days, the winner will be disqualified, and a substitute winner will be randomly selected from the remaining entries.
5. One (1) Prize Winner will receive a Barnes and Noble Gift Card (retail value \$25.00). The Prizes is provided by GR Consumers Credit Union. No substitution of transfer of prizes will be allowed. GR Consumers Credit Union reserves the right to substitute a prize of equal or greater value.
6. The sponsor of the contest is GR Consumers Credit Union, 3975 Clay Ave SW, Wyoming, MI 49548. All decisions of GR Consumers Credit Union in applying these contest rules will be final.
7. GR Consumers Credit Union is not responsible for lost entries, misdirected entries, undelivered or late entries, technical or other issues beyond the reasonable control of GR Consumers Credit Union.
8. 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.
9. The Contest is subject to all applicable federal, state, municipal, and local laws and regulations. Void where prohibited by law.
10. In case of a dispute as to the identity of a winner that entered online, such entry will be considered to be made by the primary member listed on the GR Consumers Credit Union Share Account Agreement, and, if a prize is won, and the entry is deemed valid, the prize will be awarded to the primary member.
11. Except as otherwise prohibited by law, by entering this contest, each entrant grants permission to GR Consumers Credit Union to use his/her name, address, and likeness for advertising/publicity purposes in any and all media without further compensation. Winners may be required to sign an affidavit of eligibility and publicity release. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.
12. By participating in the contest, each entrant agrees to release and hold harmless GR Consumers Credit Union and their officers, directors, employees, agents, and representatives, from and against any and all claims or liability arising directly or indirectly from participating in the contest or the award of any prize.
13. By submitting an entry, each entrant agrees that if he/she is awarded a prize, GR Consumers Credit Union may verify the information provided, including GR Consumers Credit Union membership, as a condition of the entrant receiving a prize. 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.