A complete copy of these rules can also be obtained at the headquarters of Michigan First Credit Union, 27000 Evergreen Rd., Lathrup Village, MI 48076 during normal business hours Monday through Friday or by sending a self-addressed, stamped envelope to the above address.

Michigan First will conduct a 365 Live...Give us a Call Contest (The “Contest”) as described in these rules, and by participating, each participant agrees as follows:

**Entrant Eligibility:**

- A participant must be age 18 or older.
- Employees, agents, representatives, or affiliates of Michigan First and their immediate family members and any individual living in the same household are not eligible to participate. The term “immediate family members” includes spouses, parents, siblings, grandparents, children, stepchildren, grandchildren, and step grandchildren.
- An individual can only win once during The Contest period (see below). However, an individual may be eligible to win other Michigan First contests outside of the 365 Live...Give us a Call contest.

**Contest Period:** The Contest begins at 12:01 a.m. on Monday, May 12, 2014 and ends at 6:00 a.m. on Monday, June 9, 2014.

**Prizes:** Each week during The Contest period, five (5) winners will be randomly selected from all eligible entries for a prize of: $100. The $100 prize is a deposit to the winner’s primary Michigan First savings account. If the winner does not have a Michigan First savings account, then a check will be issued. Prizes are non-transferable and cannot be exchanged. No substitute prize will be awarded to a winner who declines to accept a prize.

**How to Enter:** There are two (2) ways to enter this Contest:

1. Call into our call center at 800.664.3828 or chat with Michigan First through online banking between the hours of 9:00 p.m. and 6:00 a.m. during The Contest period and let our representative know what you like most about Michigan First or how Michigan First has helped you. This will enter you into the weekly drawings held after your call or chat entry.

2. Any person age 18 or older can enter The Contest by mailing a 3” x 5” card with their name, address and phone number in a first class envelope to: 365 Live Contest, Marketing Department, 27000 Evergreen Rd., Lathrup Village, MI 48076. The card must clearly state that the sender wishes to enter The Contest. Only one card may be included in any one envelope. These entries must be mailed via the U.S. Post Office; in office delivery entries will not be accepted. Note: If your entry is not randomly selected as a winner of a weekly drawing, your entry will remain in the drawing and is eligible for the next and subsequent drawings.

**Allowable Number of Entries:** Only one entry per person for The Contest period.

**Selecting Winners:** Winner selection process:

- Each week, as outlined below, five (5) winners will be randomly chosen from all entries received. The drawings will occur Tuesday at 9 a.m. Eastern Standard Time (EST) for entries received up until 6 a.m. on the Monday before the drawing date.

**Odds of winning:**

- The odds of being randomly selected to win one of the prizes are dependent on the total number of eligible entries received. For example, if 100 entries are received, your chances of winning are 1 in 100.

Drawings and winner notification will follow this schedule:
Tuesday, May 20, 2014 drawing: the first set of five (5) winners will be randomly selected and notified that same day.

Tuesday, May 27, 2014 drawing: the second set of five (5) winners will be randomly selected and notified that same day.

Tuesday, June 3, 2014 drawing: the third set of five (5) winners will be randomly selected and notified that same day.

Tuesday, June 10, 2014 drawing: the fourth and final set of five (5) winners will be randomly selected and notified that same day.

Winners will be notified at the phone and/or email they have on file with Michigan First or provided at the time of entry. If the winners do not respond to the Credit Union representative within 48 hours of notification, then the prize will be forfeited and another winner will be randomly selected. Once a winner has been drawn, the prize claimed and the winner's eligibility established, the prize will be awarded by the following Friday.

If your entry is not randomly selected as a winner of a weekly drawing, your entry will remain in the drawing and is eligible for the next and subsequent drawings. Winners of the weekly 365 Live...Give us a Call can only win once and will be excluded from subsequent Contest drawings.

Privacy and Use of Personal Information

By participating in The Contest, entrant (a) grants Michigan First Credit Union the right to use his/her name, likeness, mailing address, telephone number, and email address (“Personal Information”) for the purpose of administering The Contest, including but not limited to contacting and announcing the Winners; (b) grants Michigan First Credit Union the right to use his/her name and likeness for publicity and promotional purposes relating to The Contest, in any and all media now known hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that Michigan First Credit Union may disclose his/her name and likeness to third-party agents and service providers of Michigan First Credit Union in connection with any of the activities listed in (a) and (b) above. Michigan First Credit Union will use the entrants’ Personal Information only for intended purposes, and protect the entrants’ Personal Information in a manner that is consistent with its Privacy Policy.

General Rules

A complete and final winners list may be obtained after Friday, June 13, 2014 by sending a self-addressed stamped envelope to the following address: 365 Live Contest Winners, Marketing Department, 27000 Evergreen Rd., Lathrup Village, MI 48076.

Void where prohibited. All federal, state, and local regulations apply.

An IRS Form 1099-MISC may be issued to winners as required by federal law. Winners are responsible for all applicable taxes and will be required to provide a proper tax identification number as a condition of acceptance of a prize.