

WMCU | Paperless Pays Off Sweepstakes

You will be eligible for one entry into the Sweepstakes if you are enrolled in e-statements on **03/31/2026 at 11:59:59 p.m.** Both current and new enrollments qualify.

Official Rules

How to enter: NO PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winners need not be present to win but must prove eligibility to receive prizes. There are two (2) ways to enter the Sweepstakes during the Sweepstakes Period. 1) Automatic Entry; and 2) U.S. Mail.

Automatic Entry: An eligible WMCU Member in good standing who is enrolled in eStatements automatically receives one **(1) Sweepstakes entry for being enrolled in e-statements on 03/31/2026 at 11:59:59 p.m.** An automatic entry will be considered submitted by the primary owner of the account enrolled in eStatements.

A member in good standing is defined as a member that has no loans over 30 days past due and does not have a negative balance at the time of the drawing.

To enter without purchase or obligation by U.S. Mail: WMCU members may enter the Sweepstakes without purchase via U.S. Mail by hand-printing your complete legal name, postal mailing address, city, state, zip code, primary phone number (including area code), and primary email address, along with words "Entry to the Paperless Pays Off Sweepstakes", on a 3" x 5" card, and mail your entry in a number #10 envelope to: WMCU, ATTN: Paperless Pays Off Sweepstakes, 1319 Front Ave. NW Grand Rapids, MI 49504. Mail-in entries must be received by close of business of sweepstakes. A mail-in entry will count as one (1) entry to the drawing of the sweepstakes period that they are postmarked and have an equal chance of winning. Mailed entries must be received within one (1) week of postmark date. Entry is limited to one (1) per member; only one (1) entry per postmarked and stamped envelope will be accepted for the entry period. No mechanical reproductions permitted. Entries become the property of WMCU and will not be acknowledged or returned. Illegible, incomplete, or inaccurate entry materials will be disqualified. Entrants are responsible for all third party-imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold WMCU, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.

Mail in entries will be accepted for the Paperless Pays Off Sweepstakes beginning at 12:00:00 a.m. Eastern Time ("ET") on January 1, 2026 and ending at 11:59:59 p.m. ET on March 31, 2026.

Eligibility: NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase or WMCU transaction will not increase your chances of winning. Sweepstakes subject to all federal, state and local laws and regulations. The Sweepstakes is open only to 1) a legal

U.S. resident 18 years of age or older at time of entry, and 2) a WMCU Member in good standing at the time of the drawing. Non individual (i.e. trust, business, guardian, conservator, etc.) are not eligible. Void where prohibited or otherwise restricted by law. All federal, state, and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. No transfer or assignment of prize is permitted. By participating in this promotion, entrants accept and agree to be bound by these Official Rules and the decision of WMCU, which shall be final, binding, and conclusive in all matters. Current or former employees, officers, directors of the credit union and immediate family members (spouse, parents, siblings, children and their spouses) and people living in the same households of each of the above are ineligible.

Drawings: All eligible automatic and mail-in entries will be included in a random drawing. Mailed entries must arrive within one week of the postmark. The WMCU Marketing Department will conduct the drawing five business days after the sweepstakes ends and all mail-in entries are received.

Odds: Actual odds of winning any one (1) prize will depend on the number of eligible entries received for the sweepstakes period.

Prizes: Eleven (11) \$200 cash prizes for a total of \$2,200 and one (1) Grand \$2,000 cash prize will be awarded. The prize winners will each receive the prize deposit to their primary WMCU savings account. Winners will be contacted by a WMCU Team Member.

Prize Restrictions: Limit one prize per person, household, or address per the Sweepstakes Period. The winner must accept the prize within five business days, or WMCU may forfeit it and select a new winner, at its sole discretion.

Awarding of Prizes: Within twenty-eight (28) business days of winner verification, each winner will receive the prize by a deposit to their primary WMCU savings account. Selected winners will be notified by a WMCU Team Member. Winners may need to provide all necessary tax reporting information to claim the prize. Winners who enter by mail may be required to complete an IRS Form W-9 and an affidavit of eligibility and liability release. Winner may receive an IRS Form 1099 for the value of the prize. **Maximum value of all prizes is \$4,200 USD.** In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at WMCU's sole discretion, be awarded to an alternate winner.

Additional Terms: By participating, entrant agrees to: (a) the Official Rules and the decisions of WMCU, which shall be final and binding in all respects; and (b) release, discharge, and hold harmless WMCU from any liability, claims, or damages arising out of their participation in the sweepstakes and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, WMCU's use of their name and/or likeness for advertising and publicity purposes in all media now or hereafter known throughout the world in perpetuity without compensation, permission, or

notification and, upon request, will provide consent to such use in writing. As a condition of entering the sweepstakes, participant agrees that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this sweepstakes, including any prize awarded, shall be resolved individually, without resort to (a) any form of class action; and (c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees. WMCU reserves the right to modify prize award procedures at its discretion.

GENERAL CONDITIONS: Any materials you submit will belong exclusively to WMCU and will not be sent back to you. If you're selected as a potential prize winner, you'll be contacted by phone or email. You must complete, notarize, and return an Affidavit of Eligibility/Release of Liability/Prize Acceptance Form, plus a Publicity Release if required, within five (5) days after you're notified. WMCU will verify your Affidavit Form before confirming your status as a winner.

The awarding of the prize is subject to each participant's complete adherence to these Official Rules, as determined solely by WMCU. Should a winner be found to have submitted falsified data or materials, their prize will be forfeited and they will be disqualified; an alternate winner will then be selected in accordance with the original selection process, provided time allows. In cases where prize notification cannot be delivered or a potential winner fails to respond within the specified timeframe, disqualification will result and an alternate winner will be chosen. WMCU assumes no liability for any failure in prize notification due to incorrect contact details or issues such as misdirected emails, bounced messages, or interception by SPAM or email filters. Acceptance of Prize constitutes permission to WMCU to use winner's name, city, state, comments, photograph, voice and/or likeness as part of promotional emails being sent to all participating members during the Promotion Period along with other purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web in perpetuity without notice, review or approval, unless prohibited by law.

Each winner, who is an eligible member of WMCU, must have an account in good standing to receive the Prize. By participating in this Sweepstakes, entrants agree to be bound by the Official Rules of this Sweepstakes and the decisions of WMCU. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern, and control.

Entrants agree to indemnify and hold harmless WMCU, all their respective employees, directors, and officers, from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession,

use, non-use or misuse of the Prize that may be awarded. WMCU is not responsible for printing, typographical, human or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of prizes; or for stolen, lost, late, corrupted, misdirected, damaged, incomplete, undecipherable entries; or for transactions that are lost, misdirected, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason, including computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. If for any reason the Sweepstakes is not capable of running as planned for reasons which may include without limitation time of war, national emergency, accident, dangerous weather conditions, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism, health crisis such as a pandemic or epidemic or other matters beyond the WMCU's reasonable control (each a "Force Majeure" event), that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Sweepstakes and the Sweepstakes is not capable of being conducted as described in these Official Rules, WMCU shall have the right, at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes in whole or in part, without further liability to the Entrants or third parties. In the event this Sweepstakes is cancelled prior to the stated end date, a notice will be available at <https://www.westmichigancu.com> or <https://www.bloomcu.org> and WMCU reserves the right to award prizes in a random drawing from among all eligible non-suspect Entries received prior to the time of the action or event warranting such cancellation.

If WMCU identifies any suspected or actual evidence of tampering, whether electronic or otherwise, with any aspect of the Sweepstakes, WMCU reserves the right, at its sole discretion, to disqualify any individual found interfering with the entry process and to void any entries submitted fraudulently. Additionally, WMCU may modify or suspend the Sweepstakes, or terminate it and conduct a random drawing from all eligible transactions and entries received up to the termination date to award the prizes. WMCU also retains the right to pursue legal action against any individual suspected of manipulating the entry process to generate fraudulent entries or disrupt the operation of the Sweepstakes. Furthermore, WMCU reserves the right, at its sole discretion, to disqualify any entrant deemed to be in violation of the Official Rules; behaving in an unsportsmanlike or disruptive manner; or acting with intent to annoy, abuse, threaten, or harass others.

CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE; THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. WMCU's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision.

Limitation of Liability: WMCU is not responsible for computer, printing, telephonic, typographical, human, or other errors, relating to or in connection with the sweepstakes, including, without limitation, errors which may occur in the administration of the sweepstakes, the announcement of the prizes, the processing of the entries, or in any sweepstakes-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for enrollments that are lost, misdirected, or fail to enter in the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. WMCU reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the sweepstakes; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. Any use of robotic, automatic, programmed, or similar entry methods will void all such entries by such methods. WMCU is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the sweepstakes; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this sweepstakes. If, for any reason, this sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, WMCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the sweepstakes and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification. By entering, all entrants agree that this sweepstakes is governed by laws of the State of Michigan, with venue in Kent County, Michigan, for the resolution of all claims and disputes (excluding any claims against or dispute involving parties other than WMCU relating to any prize awarded in the sweepstakes). WMCU reserves the right to substitute actual prizes with similar items of equal or greater value based upon item availability.

PRIVACY & PERSONAL INFORMATION: WMCU will use entrants' personal information strictly to manage the Sweepstakes, unless specified otherwise in the "Additional Terms or Conditions." WMCU does not sell, share, or reveal entrant details to outside parties except those hired to support these purposes. If there is a conflict between the privacy policy and these Official Rules, the privacy policy takes precedence.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and WMCU in connection with the Sweepstakes, shall be

governed by, and construed in accordance with, the laws of the state of Michigan, with venue in Kent County, Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

COPY OF RULES: For individual copy of Official Rules, visit <https://westmichigancu.com/ecommunication/> or <https://bloomcu.org/bank-my-way/estates>

Winners List: To obtain a list of sweepstakes winners, please send a self-addressed, stamped envelope to: WMCU, ATTN: Marketing Department – Sweepstakes Winner List, 1319 Front Ave. NW, Grand Rapids, MI 49504. All requests must be received within thirty (30) days following the conclusion of the sweepstakes period. Please allow up to four (4) weeks for processing and delivery of the winners list. The list will be provided once winner verification is complete.

CONSUMER DISCLOSURE: NO PURCHASE, PAYMENT, OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.