

Great Lakes Credit Union (GLCU) Official Rules
HELOC Promotional Contest ("Contest"): April 25, 2016 through June 30, 2016

Prize: One (1) Best Buy Gift Card for \$1,000

No purchase or payment of any kind is necessary to enter or win. A purchase will not increase the odds of winning.

Eligibility: Except where prohibited by law, this Contest is open to legal residents of the United States who are 18 years of age or older. The Contest is not available to GLCU employees, officers, Board of Directors and members of their immediate families (spouse, parents, grandparents, children, and siblings and their respective spouses). This Contest is subject to applicable federal, state, and local laws and regulations. **This Contest is not offered in Alaska, Hawaii, New York and Texas.**

How to enter with HELOC: To be automatically entered from April 25 to June 30, 2016 (the "Contest Period"), you must either a) apply for and close on a new GLCU home equity line of credit ("HELOC") and withdrawal a minimum \$5,000 as one transaction, or b) have a sufficient line of credit available and withdrawal a minimum \$5,000 as one transaction on an existing GLCU HELOC. **Note: Existing HELOCs must have a credit expiration date no early than July 1, 2016, to be eligible to make the required minimum withdrawal during the Contest period.**

To enter without making a purchase: Print your name, complete mailing address, telephone number, date of birth, email address, and the words "HELOC Promotion" on a plain 3"x 5" card and mail it in a sealed, stamped and hand printed #10 envelope to: Great Lakes Credit Union, ATTENTION: "HELOC Promotion," P.O. Box 1289, Bannockburn, IL 60015. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries are permitted. Limit one mail-in entry per person. Entry must be received by June 30, 2016. All entries will be combined and placed in a random drawing. Only one winner will be selected. HELOC usage as stated above or your submission of a 3" x 5" mail-in entry constitutes entrant's consent to participate in the Contest. GLCU is not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, third-party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in the Official Rules, in any Contest-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Contest, human error, or otherwise. GLCU reserves the right, in its sole discretion, to void any and all entries if GLCU believes an entrant has attempted to tamper with or impair the administration, security, fairness, or proper play of this Contest.

Limit one entry per person. There is only one entry per person for a newly closed HELOCs and existing HELOCs with a minimum \$5,000 withdrawal taken as one transaction during the Contest Period. Each entry must be received on or before June 30, 2016. All entries (loan usage and mail in) will be combined and placed in a random drawing. Only one winner will be selected.

Winner selection: All entries (loan usage and mail-in) will be combined and placed in a random drawing. Only one winner will be selected. The winner will be determined on July 11, 2016, from all eligible entries received. The odds of winning depend on the total number of eligible HELOC loans and mail-in entries received. All decisions are final and binding in all Contest matters. The winner will be notified by telephone and/or email.

Miscellaneous: The winner may not transfer, assign or substitute the prize. Non-compliance with the Official Rules may result in disqualification and awarding the prize to an alternate winner. By participating, entrants agree to be bound by the Official Rules and agree that: 1) GLCU shall have the right and permission to use (unless prohibited by law) their name, voice, city/state of residence, biographical information, photograph, and/or likeness for advertising and/or trade and/or any other purpose in any media or format, online or offline, now or hereafter known without further compensation, permission, or notification; 2) GLCU and all of their respective officers, directors, employees, representatives and agents shall have no liability and will be held harmless for any liability, loss, injury or death to entrant or any other person, including, without limitation, damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a prize or participation in this Contest; and 3) Winner is responsible for paying any and all federal and state taxes due on winnings.

Winner: To obtain the winner's name, send a self-addressed, stamped envelope to: Great Lakes Credit Union, ATTENTION: Marketing Department, P.O. Box 1289, Bannockburn, IL 60015.