

## Fall 2024 Spartan Student Bundle Fine Print & Promotion Full Details

### **FINE PRINT**

<sup>1</sup>Current Michigan State University (MSU) students who are enrolled in the 2024-2025 academic year and open a Michigan State University Federal Credit Union (Credit Union) Student Bundle between 6/1/2024 and 10/31/2024 will receive a \$20 bonus in their Spartan Saver account. The bonus will be paid within 3 business days of account opening and verification of msu.edu student email address. A Spartan Student Bundle includes a Spartan Saver account, a checking account with a debit card, and downloading the Financial 4.0 app. The minimum balance required to open a Spartan Saver account is \$5.00. The current savings account Annual Percentage Yield of 0.05% is a variable rate and may change at any time. Visit [www.msufcu.org/students](http://www.msufcu.org/students) for complete details.

<sup>2</sup>The Spartan Student Bundle Scratch-Off Ticket Sweepstakes begins at midnight ET 8/15/24 and ends at 11:59pm ET 10/31/24. To enter, participant must be a member of the Credit Union and enrolled at Michigan State University (MSU) for the 2024-2025 academic year and will receive ONE electronic Scratch-Off Ticket when she or he activates a Spartan Saver Bundle between 6/1/2024 and 10/31/2024. Only one electronic Scratch-Off Ticket will be offered per participant. Prizes offered via the electronic Scratch-Off Ticket vary but may include VISA gift cards, MSU sporting event tickets, Credit Union promotional items, and local business gifts. All electronic Scratch-Off Tickets offer one prize per ticket. Winners will be notified both via their student email address and their electronic Scratch-Off Ticket. Prizes can be redeemed at the Credit Union branch located in the MSU Union before 11/1/24. The Credit Union provides no warranty relative to a prize. Prizes may not be substituted or transferred except at the discretion of the Credit Union. Winner is responsible for applicable taxes and costs related to use of prize. Employees, Board members, and Supervisory Committee members of the Credit Union and affiliated CUSOs, and any promotion sponsors, are not eligible. No purchase necessary to enter, nor will a purchase improve chance of winning. Eligible participants may also enter by sending a 3x5 card with sweepstakes name and your name, address, phone number, and email address to: MSUFCU, ATTN: Marketing Department Spartan Student Bundle Scratch-Off Ticket Sweepstakes, 3777 West Rd., East Lansing, MI 48826. For full promotion details, visit [msufcu.org/students](http://msufcu.org/students). This promotion is not sponsored by or associated with any other organization, including any social media platform where the promotion is promoted, and you release such other organizations from liability arising out of or relating to this promotion.

### **FULL DETAILS**

#### **Official Spartan Student Bundle Scratch-Off Ticket Sweepstakes Rules**

Please read these rules carefully. Within these rules, the words “we,” “us,” and “our” refer to Michigan State University Federal Credit Union (Credit Union). The words “you” and “your” refer to any eligible participant in this promotion. By participating in this promotion, you agree to these official rules and to the results of the promotion, which will be final and binding in all respects.

#### **PROMOTION PERIOD**

The Spartan Student Bundle Scratch-Off Ticket Sweepstakes begins at midnight ET 8/15/24 and ends at 11:59pm ET 10/31/24.

#### ELIGIBILITY

This promotion is open members of the Credit Union who are enrolled at Michigan State University (MSU) for the 2024-2025 academic year and activate a Spartan Saver Bundle between 6/1/2024 and 10/31/2024. No purchase is necessary, nor will a purchase improve an individual's chance of winning. Only one electronic Scratch-Off Ticket will be offered per participant. Employees, Board Members, and Supervisory Committee Members of the Credit Union and affiliated CUSOs, as well as promotion sponsors, are not eligible.

#### WINNER SELECTION/ODDS

Winners will be notified both via email and their electronic Scratch-Off Ticket. Electronic Scratch-Off Tickets offer one prize per ticket.

#### HOW TO ENTER

To enter, participant must be a member of the Credit Union and enrolled at Michigan State University (MSU) for the 2024-2025 academic year and will receive ONE electronic Scratch-Off Ticket via their student email address when she or he activates a Spartan Saver Bundle between 6/1/2024 and 10/31/2024. Alternatively, an eligible participant may send a 3-inch by 5-inch card with the sweepstakes name and your name, address, phone number, and email address to: MSUFCU, ATTN: Marketing Department Spartan Student Bundle Scratch-Off Ticket Sweepstakes, 3777 West Rd., East Lansing, MI 48826-9946.

We are not responsible or liable for:

- Lost, late, illegible, mutilated, or misdirected entries,
- Entries not received in time for the selection of the winner,
- Technical hardware or software needed to enter,
- Lost or unavailable network connections that impair or prevent entry, or
- Failed, incomplete, garbled, or delayed computer transmissions that may limit a user's ability to participate in this promotion.

#### PRIZES AND ACTUAL RETAIL VALUES

Prizes offered via the electronic Scratch-Off Ticket vary but may include VISA gift cards, MSU sporting event tickets, MSUFCU promotional items, and local business gifts. Prizes range in actual retail value between [\$4.00 and \$350.00]. Prizes may not be substituted or transferred except at our discretion. We are not responsible for the winner's receipt or use of the prize, and have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relative to the prize including, but not limited to, its quality or availability. Liability for any applicable federal, state, or other taxes, or any other costs, will be the sole responsibility of the winner.

#### GENERAL CONDITIONS

We reserve the right to modify, suspend, and terminate this promotion for any reason, including but not limited to viruses, bugs, nonauthorized human intervention, or other causes beyond our control, that corrupts or impairs the administration, security, fairness, or intended procedures of the promotion. In case of suspension or termination, a notice will be posted, and, at our discretion, winners will be selected from eligible nonsuspect entries received before the event was suspended or terminated. We

reserve the right to disqualify any entrant if it suspects that their actions affect the integrity of the promotion or if the entrant fails to remain in good standing with us.

We maintain the right to change or modify these rules at any time without notice. We are not responsible for any typographical or other error in the printing of the offer, administration of the promotion, or in the announcement of any and all prizes.

Any legal challenge to this promotion must be filed within 6 months of the end of the promotion. Such legal challenge will be waived if not filed within such period. Participation in the promotion constitutes a participant's agreement to the 6-month limitation period.

This promotion is not sponsored by or associated with any other organization, including any social media platform where the sweepstakes is promoted, and you release such other organizations from liability arising out of or relating to this promotion.

#### CONTACT INFORMATION

If you have any questions, please contact us at:

MSUFCU, ATTN: Marketing Department Spartan Student Bundle Scratch-Off Ticket Sweepstakes, 3777 West Rd., East Lansing, MI 48826-9946.