

Disclaimer for 2023 FAFCU Gift Card Contest

Participation Eligibility:

By participating in the Forest Area Federal Credit Union ("FAFCU") Visa Debit Card Activation Contest ("Contest"), members acknowledge and agree to comply with the following eligibility criteria:

1. Activation Requirement: To be eligible for the Contest, members must activate their new Forest Area Federal Credit Union Visa debit card during the month of December 2023.
2. Usage Requirement: Members must make at least one purchase with their activated Visa debit card during the month of December 2023. The purchase does not need to be conducted at any Forest Area Federal Credit Union branch.
3. To be eligible for the contest, FAFCU membership is required.

Contest Duration:

The Contest begins on 12/1/2023 and ends on 12/31/2023. To be eligible, members must fulfill the activation and usage requirements within this specified timeframe.

Disclaimer:

Forest Area Federal Credit Union reserves the right to disqualify participants who do not adhere to the eligibility criteria or violate the terms of the Contest. The Credit Union also retains the right to modify, suspend, or terminate the Contest at its discretion, subject to NCUA regulations.

Prize Distribution:

Winners will be selected at random from eligible participants and notified through the contact information associated with their Forest Area Federal Credit Union account. The prizes, three \$500 gift cards, will be awarded in accordance with the terms outlined in the Contest announcement. Winners will be selected by random drawing in January 2024.

Contact Information:

For inquiries regarding the Visa Debit Card Activation Contest or this compliance disclaimer, please contact Forest Area Federal Credit Union by phone at 231-879-4154, or by mail at 6954 US 131, Fife Lake, MI 49633.

Compliance with NCUA Regulations:

This Contest is conducted in accordance with all applicable rules and regulations set forth by the National Credit Union Administration (NCUA). Forest Area Federal Credit Union assures full compliance with NCUA guidelines and principles, and this Contest is structured to adhere to all relevant regulatory standards.

Forest Area Federal Credit Union is federally insured by the National Credit Union Administration (NCUA).