

WFCU Credit Union

Detroit Lions Helmet Handoff

Contest

Official Contest Rules (the “Official Rules”)

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING. WFCU CREDIT UNION MEMBERSHIP DOES NOT INCREASE THE CHANCES OF WINNING.

1. **Contest Name:** WFCU Credit Union Detroit Lions Helmet Handoff Contest (the “Contest”)
2. **Sponsor:** The Sponsor of the Contest is the Windsor Family Credit Union (“WFCU”), 3000 Marentette Avenue, Windsor, ON, N8X 4G2, Canada (“Sponsor” or “WFCU”).
3. **Eligibility:** This Contest is open only to licensed mortgage brokers who are legal residents of Ontario, Canada and who are eighteen (18) years of age or older as of the date of entry. Void where prohibited or restricted by law. The Contest is subject to all applicable federal, provincial, municipal and local laws and regulations. Current and retired employees of WFCU, its affiliates and subsidiaries (including Education Credit Union or “ECU” – A Division of WFCU Credit Union), advertising and promotion agencies, and suppliers (collectively the “Excluded Parties”), and immediate family members and/or those living in the same household of Excluded Parties are not eligible to participate in the Contest. Only an individual meeting all eligibility and entrance requirements set forth in the Official Rules may participate in the Contest or win the Prize. WFCU reserves the right to verify the eligibility of a potential winner before awarding any prize.
4. **Agreement to Rules:** By participating in the Contest, you agree to be fully unconditionally bound by these Official Rules and represent and warrant that you meet the eligibility requirements set out herein. You agree to accept the decisions of WFCU Credit Union as final and binding in any matter relating to this Contest. In the event of any conflict or inconsistency with any other advertising, promotional or other materials, these Official Rules shall govern.
5. **Contest Period:** Entries will be accepted starting on July 26, 2024 at 9:30am Eastern Time and ending on August 8, 2024 at 11:59pm Eastern Time (“Contest Period”). All Entries must be received during the Contest Period to be eligible to win the Prize.
6. **How to Enter: No purchase necessary**
 - a. **Entry.** To enter, a licensed mortgage broker must submit a new mortgage application and receive approval, based on normal credit granting criteria to WFCU or ECU – A Division of WFCU Credit Union during the Contest Period. New mortgage applications submitted in accordance with these Official Rules is deemed an entry

into the Contest (“**Entry**”).

Limit of one (1) entry per approved mortgage commitment during the Contest Period.

- b. Entry Restrictions. Entries must comply with these Rules and include all information as required by the mortgage application. Entries must not include personal information of other individuals, and must not contain, depict, include, discuss or involve, without limitation, any of the following: defamatory remarks, crude, vulgar or offensive language and/or symbols; and any other content that is or could be considered to be inappropriate, unsuitable or offensive, all as determined by WFCU in its sole and absolute discretion (“**Content Restrictions**”).
 - c. General. Mortgage applications that are incomplete or do not adhere to the Rules or Content Restrictions may be disqualified at the sole discretion of WFCU Credit Union. You may submit one (1) mortgage application only once, regardless of the method of the Entry. Additional Mortgage Applications received from the same person, in excess of the limitation of one (1) entry per person, will be void. You may not enter more times than indicated by using multiple mailing addresses, email addresses, identities, or devices in an attempt to circumvent the Rules. If you use fraudulent methods or otherwise attempt to circumvent the Rules, your Entry may be disqualified at the sole discretion of WFCU. All Entries become the exclusive property of WFCU and will not be acknowledged or returned. In the event of a dispute as to the identity of an entrant based on the email address submitted, the Entry will be deemed to be submitted by the person named in the applicable Entry (regardless of whether or not that is the name of the authorized account holder of the mail address from which said Entry form was submitted), provided such individual is eligible according to these Official Rules.
7. **Prizes:** There are (4) prizes available to be won, each consisting of two (2) tickets to the Detroit Lion Training Camp, located at the Detroit Lions Meijer Performance Center in Allen Park, MI, USA (the “**Prize**”) on August 14, 2024 at 8:30AM.

The specifics of the Prize shall be solely determined by WFCU. No cash or other prize substitution shall be permitted except at WFCU’s discretion. The Prize is non-transferable. The winner must be available for the date and time and shall solely be responsible for any and all Prize-related expenses, including without limitation: transportation to and from the game, refreshments, and any and all federal, provincial, municipal and/or local taxes. No substitution of the Prize or transfer/assignment of the Prize to others or request for the cash equivalent by the winner is permitted except that WFCU may substitute all or part of the Prize for a prize or prizes of equivalent value in the event of unavailability of all or part of the Prize. Acceptance of the Prize constitutes permission for WFCU to use the winner’s name, likeness, and Entry for purposes of advertising and trade without further compensation, unless prohibited by law.

If the Prize is delayed, postponed, or cancelled for any reason, the winner will not be reimbursed for the Prize. Prizes are subject to standard rain-check policies and procedures. No Prize substitution will be offered, no transfer of the Prize to a third party is permitted, and the Prize may not be resold or otherwise redeemed for cash value. The Prize takes place in Detroit, Michigan, which requires international travel and WFCU is not responsible for any Entrant and/or Participant that is unable to meet international travel requirements.

8. **Odds:** The odds of winning depend on the number of eligible Entries received.
9. **Winner Selection and Notification:** Four (4) Entries will be selected by a random drawing on Friday, August 9, 2024, under the supervision of WFCU to be eligible to win the Prize (the “**Potential Winner**”). The Potential Winner will be notified via telephone, email and/or any other contact details specified in their Entry shortly after the drawing (the “**Direct Message**”). The Potential Winner will be asked to respond to the Direct Message within the time period specified by the Sponsor and, if not previously provided, provide his/her email address. The Sponsor will send the Potential Winner a skill-testing question by email, which the Potential Winner must answer without any electronic, mechanical or other assistance (the “**Notification Email**”). The Potential Winner may also be required as a condition of winning the Prize, at the sole discretion of WFCU, to complete, sign and return within the time specified a Declaration of Eligibility and Liability/Publicity Release (the “**Declaration and Release**”). Upon the Potential Winner’s completion of these processes and any other requirements specified by the Sponsor, the Potential Winner shall be declared the winner of the Prize (the “**Winner**”). The Sponsor will coordinate with the Winner to arrange for their receipt of the Prize.

If the Potential Winner does not respond to Direct Message within the time period specified by the Sponsor, has not correctly answered the skill-testing question, does not return (if required) the original signed Declaration and Release by the specified deadline, or is otherwise not in compliance with these Rules, the Potential Winner will be disqualified, will not become the Winner, will not be awarded the Prize, and a new, different potential winner will be randomly selected from remaining eligible Entries.

There is no compensation for any potential winner upon prize forfeiture, or for a potential winner who does not respond to the direct message and/or notification email within the requisite time frame. This process may be repeated up to three (3) times (time permitting) after which no further attempts will be made to select a potential winner. WFCU shall have no liability for any potential winner’s failure to receive notices for any reason, including incorrect contact information.

10. **Rights Granted by You:** By accepting the Prize, you understand and agree that WFCU and its subsidiaries (including ECU - A Division of WFCU Credit Union), and anyone acting on behalf of WFCU and its subsidiaries’ licensees, successors, and assignees, have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your name, picture, voice, likeness, image, statements about the Contest, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.
11. **General:** WFCU reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Contest for any reason, including should a virus or bug, non-authorized human intervention, fraud, or other cause beyond WFCU’s control corrupt or affect the administration, security, fairness, or proper conduct of the Contest. The Sponsor reserves the right at its sole discretion to disqualify any individual that behaves in an unsportsmanlike, disruptive, annoying, harassing, or threatening manner, or who tampers or attempts to tamper with the Entry process and/or the operation of the Contest or violates these Official Rules. In such case, WFCU may select a new, different potential winner from all eligible entries received prior to and/or after (if appropriate) the

action taken by WFCU. Any attempt by an entrant to deliberately damage or undermine the legitimate operation of the Contest may be a violation of criminal and civil laws. Should such attempt be made, WFCU reserves the right to seek damages to the fullest extent permitted by law.

12. **Limitation of Liability:** By entering, you agree to release and hold harmless WFCU, ECU – A Division of WFCU Credit Union, the Detroit Lions, the NFL, Ford Field, and each of their respective parent companies, subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Contest and/or his/her acceptance, possession, use, or misuse of the Prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the Entry process or the Contest; (v) electronic or human error in the administration of the Contest or the processing of entries; or (vi) other errors of any kind, whether due to electronic, human, mechanical, printing, production or technical errors or other causes.

For clarity, the Sponsor is further not responsible for Entries that are altered, delayed, deleted, destroyed, forged, fraudulent, improperly accessed, inaccurate, incomplete, interrupted, irregular in any way, late, lost, misdirected, multiple, non-delivered, stolen, tampered with, unauthorized, unintelligible or otherwise not in compliance with these Official Rules.

13. **Disputes: THIS CONTEST IS GOVERNED BY THE LAWS OF CANADA AND ONTARIO WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES.** As a condition of participating in this Contest, you agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Contest, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Ontario having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable legal fees, other than participant's actual out-of-pocket expenses (i.e., for costs associated with entering this Contest). Participant further waives all rights to have damages multiplied or increased.
14. **Privacy Policy:** Information submitted with an Entry is subject to the Privacy Policy stated on the WFCU website. To read the Privacy Policy, click visit www.myWFCU.ca/FinePrint