

BILLBOARDS OF INCLUSION

Win a FREE Billboard!



Financial
Plus
Credit
Union

Full Name:

Address:

City:

Zip Code:

Email Address:

Phone:

Ethnicity: ☐ Hispanic/Latino ☐ Non-Hispanic/Latino

Race: *(Minority-owned – at least 51% minority owned, managed, and controlled)*

☐ Black/African American ☐ Asian Indian ☐ Asian Pacific

☐ Native American ☐ Other:

Business Name:

Business Address:

Is your business registered with the state of Michigan?

(Winner must provide proof of registration)

☐ Yes

☐ No

Business Legal Structure:

☐ Corporation ☐ LLC ☐ Sole Proprietorship

☐ Partnership ☐ Organization ☐ Other:

Number of Employees:

Years of Operation (Must be 1+):

In 1,000 words or less, please submit an essay covering the following questions:

- 1. How was your business started and why?**
- 2. How does your business promote the growth and development of the community?**
- 3. How does your business support diversity equity and inclusion within the business itself and in the community?**

OFFICIAL RULES

NO PURCHASE NECESSARY.

PROMOTION ONLY OPEN TO LEGAL RESIDENTS OF THE U.S. RESIDING IN THE U.S. (PROMOTION VOID OUTSIDE THE U.S.) THROUGHOUT THE PROMOTION PERIOD. PROMOTION SHALL BE CONSTRUED AND EVALUATED ACCORDING TO UNITED STATES LAW. DO NOT ENTER THIS PROMOTION IF YOU ARE NOT A LEGAL U.S. RESIDENT. VOID WHERE PROHIBITED.

HOW TO ENTER: No purchase necessary, and no entry fee, payment or proof-of-purchase necessary to participate in Promotion. Promotion starts August 1, 2023 and ends September 8, 2023 at 5:00pm EST. (the "Promotion Period"). Enter to win by submitting the application and essay (referred to as the "Application package."). All submissions must be submitted via webform on the Financial Plus Credit Union Billboards of Inclusion website, dropped off at any Financial Plus Credit Union or Wanigas Credit Union, A Division of Financial Plus branch office by 5:00pm EST by September 8, 2023, or mailed to the following address (must be post-marked by September 5, 2023 to ensure timely arrival).

Financial Plus Credit Union
ATTN: Allen Williams
P.O. Box 7006
Flint, MI 48507

Limit one (1) entry per individual and per business. All entries become the property of Financial Plus Credit Union, will not be returned to entrant. Incomplete Application Packages will be disqualified.

PRIZES: Two (2) winners will receive an advertising package which consists of social media promotion, billboard design, and billboard placement for a 4-week period (Billboard location is dependent on vendor availability).

DRAWING: The selection committee will review all Application Package entries received during the promotion period and will award the prize based on eligibility requirements, Application Package completion, and essay content. Essay content will be judged on relevance to the prompt, originality, and comprehensiveness. Essays must be 1000 words or less and a response to the following: "How was your business started and why? How does your business promote the growth and development of the community? How does your business support diversity equity and inclusion within the business itself and in the community?" Winners will be selected by September 13, 2023 for the Billboards of Inclusion award by representatives of Financial Plus Credit Union, whose decisions are final and binding. Odds of winning are dependent upon the total number of eligible entries received and content of application package. Winners must respond by September 18, 2023 by 5:00pm EST or winner will automatically forfeit. The selection committee will select a runner-up during the original review of the Application Package entries. The forfeited prize will then be awarded to the runner-up recipient, who will be notified by phone contact from Financial Plus Credit Union by September 20, 2023 by 5:00pm EST.

ELIGIBILITY: YOU MUST BE A LEGAL U.S. RESIDENT RESIDING IN THE UNITED STATES THROUGHOUT THE PROMOTION PERIOD, WHO IS 18 YEARS OF AGE OR OLDER AS OF AUGUST 1, 2023, TO BE ELIGIBLE TO WIN. Financial Plus Credit Union may require potential winners to submit proof of legal U.S. residency to determine eligibility and as a condition of prize award. Employees, board members, and family members thereof of Financial Plus Credit Union and its respective parents, subsidiaries, divisions, affiliates, suppliers, printers, distributors and advertising, promotional and judging agencies and the immediate family members of each, are not eligible to participate or win. You must be a current Michigan resident. Business must be located in the state of Michigan. The business must have been in operation for at least one (1) year. Business must provide Articles of Incorporation from Licensing and Regulatory Affairs (LARA) of Michigan if selected as a winner. Business must not have been a "Billboards of Inclusion" Winner in the past. Business must be minority-owned*. Business must be a small business.** Business must not be a "prohibited business".***

*Minority-owned – at least 51% minority owned, managed, and controlled. For this promotion, Black/African American, Hispanic, Native American, Asian-Indian, and Asian-Pacific are considered minorities.

**Small business – for this promotion, less than 50 employees are considered small businesses.

***Prohibited businesses include:

- Businesses involved in the production or sale of cannabis products
- Gambling facilities
- Businesses involved in the production or sale of firearms and ammunition
- Adult content or entertainment facilities

GENERAL: This promotion is governed by, and construed in accordance with, the laws of Michigan, without giving effect to any of its conflict of laws provisions thereof. Prizes will be awarded and/or delivered only to an address within the United States. Any unclaimed prizes will not be awarded. Winners will be solely responsible for all applicable federal, state and local taxes on prizes. If applicable, winners may receive an IRS Form 1099 for the retail value of the prize. All other expenses on the receipt and use of the prizes not specifically mentioned herein are solely the responsibility of the winners. Any portion of a prize not accepted by a winner will be forfeited.

CONDUCT: By entering this promotion, entrants agree to be bound by these official rules and the decisions of the judges that shall be final and binding in all respects. Failure to comply with these official rules may result in disqualification. Financial Plus Credit Union reserves the right at its sole discretion to disqualify any individual found to be tampering with the entry process or the operation of the promotion or the web site; or to be acting in any manner deemed by Financial Plus Credit Union to be in violation of the official rules; or to be acting in any manner deemed by Financial Plus Credit Union to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person.

CAUTION: ANY ATTEMPT BY A USER OR ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE; FINANCIAL PLUS CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

LIMITATIONS OF LIABILITY: Financial Plus Credit Union assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this promotion; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of the promotion; (d) in accessibility or unavailability of the Internet or the Web Site or any combination thereof; (e) any injury or damage to participants or to any other person's computer which may be related to or resulting from any attempt to participate in the promotion or download of any materials in the promotion. If, for any reason, the promotion is not capable of running as planned for reasons which may include without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, then sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the promotion in whole or in part.

WINNER NOTIFICATION: Winners will be chosen by the selection committee by September 13, 2023 and will be notified by calling the phone number provided in the Application Package. The winners agree to answer and respond no later than September 18, 2023 or winner will automatically forfeit and a new winner will be selected. Winners agree to provide Articles of Incorporation from Licensing and Regulatory Affairs (LARA) of Michigan and to meet with representatives of Financial Plus Credit Union for billboard design and placement. Billboard location is dependent on vendor availability.

RELEASES: All entrants, as a condition of entry into the promotion, agree to release Financial Plus Credit Union and its parents, subsidiaries, divisions, affiliates, suppliers, printers, distributors and advertising, promotional or judging agencies, from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with accessing the web site, submitting an entry or otherwise participating in any aspect of the promotion, the receipt, ownership or use of any prize awarded, or while preparing for, participating in or traveling to or from any prize-related activity or any typographical or other error in these official rules or the announcement of offering of any prize. Entrants agree that Financial Plus Credit Union may use, for marketing or other purposes, information that entrants voluntarily provide in conjunction with the promotion, and entrants hereby release Financial Plus Credit Union from any claims related to such use of such information. The winners shall bear all risk of loss or damage to their prize after it has been delivered. Financial Plus Credit Union makes no representations or warranties of any kind concerning the appearance, safety or performance of any prize. Except for residents of TN and where prohibited by law, winners grant to Financial Plus Credit Union the right to print, publish, broadcast and use worldwide in any media now known or hereinafter known (including without limitation use online at the Web Site) the winners' names, addresses, voices, statements, pictures or other likenesses, without additional compensation, for public relations, advertising and promotional purposes as may be determined by Financial Plus Credit Union. Winners also agree that, upon reasonable notice, winners will use good faith efforts to be available to travel for the promotional purposes of Financial Plus Credit Union for a period of one year from the drawing date. In the event winners are required to travel, sponsor agrees to pay all costs associated there with.

WINNERS LIST: For the names of the winners, email your request before September 25, 2023 to AWilliams@myfpcu.com or mail your requests to G-3381 Van Slyke Rd Flint, Michigan 48507. Please reference "Billboards of Inclusion" in your request.

SPONSOR: Financial Plus Credit Union, G-3381 Van Slyke Rd. Flint, Michigan 48507