

The Visibility Project: **Win a FREE Advertising Package**



Financial
Plus
Credit
Union

Full Name:

Address:

City:

Zip Code:

Email Address:

Phone:

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

Race:

☐ 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+):

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 June 3, 2025 and ends July 11, 2025 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 The Visibility Project website, dropped off at any Financial Plus Credit Union office by 5:00pm EST by July 11, 2025, or mailed to the following address (must be post-marked by July 9, 2025 to ensure timely arrival).

Financial Plus Credit Union
ATTN: Nicole Gaby
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.

PRIZE: One (1) winner 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). Additionally, the One (1) winner will receive a free promotional item with their logo, promotional item selected by the winner, for their business totaling up to \$2,000 for the promotional item.

DRAWING: The selection committee will review all Application Package entries received during the promotion period and will award the prize based on 1) eligibility requirements, 2) Application Package completion, 3) and essay content. Essay content will be judged on relevance to the prompt, originality, and comprehensiveness. Essay 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?" The winner will be selected by July 27, 2025 for The Visibility Project 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. The winner must respond by August 8, 2025 by 5:00pm EST or the 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 August 15, 2025 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 JUNE 3, 2025, TO BE ELIGIBLE TO WIN. Financial Plus Credit Union may require potential winner 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 a W-9 and Articles of Incorporation from Licensing and Regulatory Affairs (LARA) of Michigan if selected as a winner. Business must not have been a "The Visibility Project" Winner in the past. Preference will be given to minority-owned* businesses. Business must be a small business**. Business must not be a "prohibited business" ***. The potential winner is subject to verification of eligibility by Sponsor, which may include completing associated documentation.

**Minority-owned – at least 51% minority owned, managed, and controlled. For this promotion, Black/African American, Hispanic/Latinx, 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 but not limited to:*

- 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

Financial Plus Credit Union reserves the right to disqualify any submission that it deems, in its sole discretion, is inappropriate or offensive, not keeping with Financial Plus Credit Union's image or otherwise not in compliance with the Official Rules.

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. Prize will be awarded and/or delivered only to an address within the United States. An unclaimed prize will not be awarded. The winner will be solely responsible for all applicable federal, state and local taxes on prize. If applicable, the winner may receive an IRS Form 1099 for the retail value of the prize. All other expenses on the receipt and use of the prize not specifically mentioned herein are solely the responsibility of the winner. Any portion of the prize not accepted by the winner will be forfeited.

CONDUCT: By entering this promotion, entrants agree to be bound by these official rules and the decision 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: Winner will be chosen by the selection committee by July 27, 2025 and will be notified by calling the phone number provided in the Application Package. The winner agrees to answer and respond no later than August 8, 2025 or winner will automatically forfeit, and a new winner will be selected. Winner agrees to provide a W-9 form, 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's 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 winner 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, the winner to grant 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 winner's name, address, voice, statements, pictures or other likenesses, without additional compensation, for public relations, advertising and promotional purposes as may be determined by Financial Plus Credit Union. The winner also agrees that, upon reasonable notice, the winner 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 the winner is required to travel, sponsor agrees to pay all costs associated there with.

WINNER LIST: For the name of the winner, email your request before August 8, 2025 to ngaby@myfpcu.com or mail your requests to G-3381 Van Slyke Rd Flint, Michigan 48507. Please reference "The Visibility Project" in your request.

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