

WAKE UP

to the Benefits of Credit Union Membership

Join by April 1, 2018 and You Could Win *
a Keurig® Coffee Maker or a cup of java on us!

You qualify for a drawing entry when you join and:

> Open a new savings account** with at least \$50

OR

> Open a new savings account** with at least \$10, PLUS a new checking account** with at least \$25

Wake Up to the Friendly Financial Institution... right in your neighborhood!

We partner with you and your family to improve your financial future. We offer all the world-class services you expect — with **far fewer fees** than you're used to!

- Competitive savings & deposit accounts
- Low-cost loans & credit cards
- Online & mobile banking
- and so much more!

Call **231-947-7600** or explore our website (www.nwconsumers.org) to learn more about our fast, friendly financial services today! Or stop in at **2948 Garfield Road North** to join, and be entered to WIN!*

Official Rules *No purchase necessary to qualify for the drawing. Drawing open to new Northwest Consumers Federal Credit Union members only. On or after April 1, 2018 we will award three (3) gift cards to a local coffee shop and one (1) Keurig® Coffee Maker to winners drawn at random. Need not be present to win. Keurig® is not affiliated with Northwest Consumers Federal Credit Union or this contest. Employees of the credit union and their family members are not eligible to win. Odds of winning are based on the number of entries. This drawing is subject to all applicable federal, state, and local laws. By entering the drawing, entrants agree to release the credit union and all drawing entities, retailers, distributors and advertising and promotion agencies, and each of their respective directors, officers, employees, shareholders and agents from any and all liability, loss, damage or injuries to any person (including death) or property of any kind sustained in connection with their participation in the drawing or from their acceptance, receipt, possession and/or use or misuse of the prize, or for any typographical or other error in the printing, offering or announcement of the prize. Entrants further acknowledge that said parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee express or implied, in fact or in law, relative to the prize, including, but not limited to, its quality or fitness for a particular purpose. Any person attempting to defraud or in any way tamper with the drawing mechanics and/or implementation will be prosecuted to the fullest extent of the law. By participating, entrants agree to waive any right to claim ambiguity in the drawing or these Official Rules. The credit union reserves the right to disqualify any entrant that the credit union determines, in its sole discretion, violates these Official Rules. This drawing is void where prohibited. Drawing ends April 1, 2018. **New members must qualify for the account for which they apply in order to be eligible for the drawing. Opening deposit must remain in any new account for 6 months; if winner's account is closed within 6 months, the credit union may deduct the value of the prize from the closing balance. Winner(s) may receive an IRS 1099 Tax Form in the mail for the value of the prize, to be processed in the year in which he/she receives the prize. Any person who wins prizes through any credit union-sponsored promotions with cumulative value equal to or greater than \$600 in a calendar year will receive an IRS 1099 Tax Form. The winner will be solely responsible for all applicable federal, state and/or local taxes, and for any other fees or costs associated with the prize awarded. No prize substitution or transfer of prizes permitted except at sole discretion of the credit union.