

United Bank of Michigan - Swipe to Win Official Rules:

Use your United Bank consumer debit card for PIN- or signature-based purchases from 12:00:00 a.m. ET on July 1, 2025 through 11:59:59 p.m. ET on July 31, 2025 (the "Promotion Period") for chances to win one of five (5) weekly \$250 cash prizes. One (1) \$250 cash prize will be given away each week for the previous week's entries during this promotion period. All purchases during the promotion period will also be entered to win the \$500 "Grand Prize". One (1) \$500 Grand Prize will be given away at the end of the promotion period. Entry for these drawings automatically occurs every time a United Bank customer makes a PIN- or signature-based purchase processed during the Promotion Period with a consumer debit card issued by United Bank.

United Bank is the sponsor of the Swipe to Win promotion. There is no limit on entries per eligible person during the entry period. Chances of winning a prize are based upon the number of eligible entries received.

Swipe to Win Rules and Regulations:

To enter: There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each consumer debit card PIN- or signature-based purchase completed during the Promotion Period by a United Bank customer. Certain restrictions may apply. Only debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the account agreement for that account using a consumer debit card issued by United Bank during the Promotion Period are eligible. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, are excluded from automatic entry. Debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. ET on July 31, 2025, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, and phone number to United Bank, Attn: Electronic Services, 900 E Paris Ave SE, Grand Rapids, MI 49546. Mail-in entries must be received by July 31, 2025 in order to be eligible for the grand prize drawing. Drawings will occur on or about the Monday of each week during the promotion period for the week prior. Mail in entries postmarked during each week of the promotion period and received before the drawing time will be entered for the week in which they are received. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. Entries become the property of United Bank and will not be acknowledged or returned. No purchase is necessary to enter or win.

Eligibility: The Sweepstakes is open only to legal residents of Michigan, 18 years of age and older as of July 1, 2025. Transactions made via business debit cards are not eligible. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of United Bank, and their respective parent companies, affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

Drawing: Random weekly drawings will be held on or about the Monday of each week during the promotion period. All decisions are final and binding on matters relating to this rewards campaign. United Bank will then notify the drawing winners by email and/or telephone on or about the Wednesday of each week during the promotion period and by August 6, 2025 for the final drawing.

Odds: Actual odds of winning the Grand Prize and weekly prizes depend upon the total number of eligible entries received.

Prize Restrictions: Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

Prize Claim: Winner will be notified by a traceable method of delivery, and will be required to accept prize within an allotted timeframe. If winner does not accept prize within the allotted time, a new random winner will be drawn. All prize details are at United Bank's sole discretion.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless United Bank, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, United Bank's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: United Bank is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. United Bank reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by United Bank in its sole discretion. This drawing is governed by laws of the United States, for the resolution of all claims and disputes.