



Dow Chemical
Employees' Credit Union

SANTA SELFIE GIVEAWAY OFFICIAL SWEEPSTAKES RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OF ANY KIND WILL NOT INCREASE CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook. By entering into this contest you agree to release, waive, discharge, and agree to hold harmless Facebook, Inc., from any and all liabilities, demands, or claims with regard to the sweepstakes. Any questions, comments or complaints regarding the promotion will be directed to Dow Chemical Employees' Credit Union (DCECU).

Rights Granted by You: By entering this contest (e.g., like, commenting, sharing, etc.), You understand and agree that DCECU, anyone acting on behalf of DCECU shall have the right and where permitted by law, to print, publish, broadcast, distribute, and use any information now in perpetuity without limitations, your entry, name, and comment, without any further compensation, notice, review, or consent.

Sweepstakes available to U.S. resident Facebook/Instagram users and all other U.S. resident contestants submitting an alternate form of entry. Must be 18 years of age or older at the time of entry. DCECU membership is not required. Present employees and volunteers of DCECU and their immediate family members are ineligible.

Contest Period: The "Santa Selfie" Sweepstakes will begin on December 10, 2021 at 8:00 a.m. ET and ends on December 22, 2021 at 11:59 p.m. ET.

Entries will be received through DCECU's Facebook/Instagram page by commenting on the "Santa Selfie Giveaway" post during the contest period or via alternate entry. Maximum of one entry will be allowed per person.

No purchase or action is necessary to enter. Alternate entries may be submitted by mailing or delivering a postcard to:
Dow Chemical Employees' Credit Union
DCECU Marketing Dept. - Santa Selfie
PO Box 1649
Midland, MI 48640-1649

Postcard must include Name, Address, Telephone Number and Email Address and alternate entries must be received by 5:30 p.m ET on December 22, 2021.

Odds of winning will depend on the number of entries received. One winner will be randomly selected on Thursday, December 23, 2021 from the list of all entries. You may find out who won by calling 989.835.7794 after Thursday, December 23, 2021.

Winner will receive one (1) \$100 Visa Gift Card (Prize) (valued at \$100). Winner will be notified on Thursday, December 23, 2021 by private message via Facebook/Instagram. Prize must be claimed in person, at our office at 600 E. Lyon Rd., Midland, Michigan by 5:00 p.m. ET on Friday, January 21, 2022. Prize is not redeemable in any other manner and must be accepted as awarded. Unclaimed prize will not be awarded. Prize is not transferable or redeemable for cash. Winner is responsible for paying all taxes, if applicable. Dow Chemical Employees' Credit Union will not be responsible for circumstances beyond our control in the administration of this sweepstakes. Winner (or the parent/guardian of minor child) will be required to sign an affidavit of eligibility and a liability/publicity release which releases DCECU from liability in connection with the winner's use of any prize and permits DCECU to provide the name of the winner and/or use the winner's name to promote the sweepstakes where permitted by law.

PRIVACY AND USE OF INFORMATION: Submission of a completed entry form constitutes the contestant's express consent and permission to allow DCECU to contact contestant regarding DCECU products and services. Entry information may be shared with affiliates to assist DCECU in marketing, however, information shared with affiliates is not for express permission to market anything other than DCECU products or services.