

## Official Sweepstakes Rules

**Sponsor:** The University Bank “Go Mobile!!” Sweepstakes is sponsored and administered by University Bank, 2015 Washtenaw Ave, Ann Arbor, MI 48104.

**Entry:** The Sweepstakes begins on Wednesday, November 28, 2018 and the opportunity to enter in person or online ends on Friday, December 28, 2018. Entrants must sign-up for both Mobile Banking and e-Statements in order to qualify for entry into the Sweepstakes. Failure to sign up for both products will disqualify the entrant. One entry per person. Sign-up for Mobile Banking and e-Statements can be completed online for personal banking customers or in-person for business banking customers.

**Personal Banking Customers:** Visit [www.university-bank.com](http://www.university-bank.com) and sign into your Online Banking account. To sign up for **e-Statements**, first select Accounts, then Statements, and complete the “Electronic Statement Authorization”. Next, enter the email address associated with the account and click “Accept”. Personal Banking customers will receive notification via email once a statement becomes available to view online. To enroll in **Mobile Banking**, select the “Get Started” button in the Mobile Banking Center box. You must first enroll in Text Banking by entering your phone number and your mobile carrier. Click the link to view the terms and conditions and check the box next to “I accept the Terms and Conditions of Use”. Next press “Continue”. You will be provided with an activation code and a text message will be sent to your mobile device. You will then need to enter your activation code on your mobile device. To complete the enrollment process, download the University Bank application from the App Store using your mobile phone. The app will then text your phone with a mobile banking application code. Enter the code from the text into the application in the space provided. Enter the number of the mobile phone you will be using to access mobile banking into the application in the space provided. This completes the activation and enrollment process.

**Business Banking Customers:** Visit [www.university-bank.com](http://www.university-bank.com) and sign into your Online Banking account. To sign up for **e-Statements**, first select Accounts, then Statements, and complete the “Electronic Statement Authorization”. Next, enter the email address associated with the account and click “Accept”. The Branch will accept the enrollment and the business will receive notification via email once a statement becomes available to view online. To be given access to **Mobile Banking**, Business Banking Customers must first be enrolled in Business e-Banking (**BeB**). In order to complete the **BeB Online Banking Application** and be given access to Business eBanking via the website, [www.university-bank.com](http://www.university-bank.com), all Business Banking Customers must contact University Bank. Once the Business e-Banking is set-up, Business Banking Customers are able to request access to mobile banking. Next, download the University Bank Mobile Business app from the App Store using your mobile device. Upon login to Business Mobile Banking, you will receive an activation code via text or phone call. Enter the activation code as instructed. This completes the activation and enrollment process.

All entries submitted, whether online or in person, become the property of University Bank and will not be acknowledged or returned. University Bank reserves the right to disqualify any entrant who tampers with or attempts to tamper with the entry procedure or the Sweepstakes or violates these Official Rules.

**No purchase is necessary to enter or win.**

**Eligibility:** The Sweepstakes is open only to customers of University Bank. Entrants must be 18 years or older. Only one entry per person allowed. Individuals who are an employee, officer or Director of University Bank, or its subsidiaries, or an immediate family member of or household resident with any such person, are ineligible to enter or win. **The Sweepstakes is Void where prohibited by law.**

**Prize(s)/Approximate Retail Value:** After applicable verification and subject to compliance with these Official Rules, the following Prize(s) will be awarded:

**One Grand Prize:** One Travel Certificate with an approximate retail value of \$1,000 will be awarded to the winner of the Sweepstakes. The Travel Certificate is redeemable through Conlin Travel, Inc. located at 3270 Washtenaw Ave in Ann Arbor, MI 48104. Valid on tour, cruise, airline ticket, hotel, and car rental; some restrictions may apply. This Travel Certificate is non-refundable and cannot be redeemed for cash. Traveler is responsible for any costs that exceed the amount of the Travel Certificate including but not limited to: cancellation and/or change penalties; federal state and/or local taxes. Original Travel Certificate must be presented upon redemption. Certificate must be redeemed within one year of issue date. To make a reservation, please contact Conlin Travel Vacation Specialist at (734) 677-0900 or (800) 426-6546.

**Sweepstakes Drawing and Notification of Prize Winner:** The Grand Prize winner will be selected in a random drawing conducted by University Bank to be held at the Main Office Branch, 2015 Washtenaw Ave, Ann Arbor, MI 48104 at 12:00 noon on Wednesday, January 2, 2019.

The random drawing for the Grand Prize will be conducted in a single drawing session. During the drawing session, University Bank will draw successive provisional winning entries to be used if a potential Grand Prize winner for any reason does not claim the Prize for which his or her entry was selected, or is determined to be ineligible.

The first selected entry will be awarded the Grand Prize, subject to confirmation of eligibility, Prize acceptance and entrant's compliance with the Official Rules. In the event the Grand Prize is not awarded to such entrant, the process will be repeated with the next selected successive entry, as necessary to award the Grand Prize. The Grand Prize winner need not be present to win. The winner will be notified via telephone and/or e-mail promptly after the drawing.

Such notified person, at his or her sole discretion, may disclaim the Grand Prize by not claiming such Prize or by not completing and returning to University Bank, University Bank's Affidavit of Eligibility and Liability and Publicity Release within fourteen (14) days of attempted notification and in such case the Grand Prize will be forfeited. Except where prohibited by law, the Grand Prize Winner further grants to University Bank the right to use such Grand Prize Winner's name, photograph, voice, likeness and city of residence for purposes of advertising or promoting and publicizing the efforts and activities of University Bank and the Sweepstakes without further consideration and to release his or her name to persons requesting the name of the Grand Prize winner of the Sweepstakes.

Non-compliance or the return of the Grand Prize Winner notification as undeliverable may result in disqualification and selection of an alternate winner.

Odds of winning depend on the number of entries received.

**Privacy:** All information submitted as part of this Sweepstakes will be treated in accordance with University Bank's Privacy Policy (See [www.university-bank.com](http://www.university-bank.com) for a copy of the Privacy Notice).

**Disputes:** Except where prohibited, each participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any Prize offered or awarded shall be resolved individually, without resort to any form of class action; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; (3) under no circumstances will participants be permitted to obtain awards for, and participants hereby waive all rights to claim, indirect, punitive,

incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and University Bank in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

**Grand Prize Winner:** The name of the Grand Prize Winner, subject to compliance with the requirements stated herein, will be available from University Bank at the Sweepstakes Address. To obtain the name of the Grand Prize winner by phone, please call the Main Branch Office of University Bank at (734) 741-5858.

**Additional Conditions:** University Bank assumes no responsibility for any computer, software, online, Internet or technological malfunctions or for lost, late, stolen, incomplete, illegible, inaccurate, undelivered, delayed, mutilated, postage-due or misdirected correspondence, requests or claims, or for other errors or problems in connection with or relating to the Sweepstakes. University Bank is not responsible for interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer transmissions or jumbled, scrambled or misdirected entries or transmissions; phone, electrical, network, computer hardware or software or program malfunctions, failures or difficulties; other errors, omissions, interruptions, or deletions of any kind whether human, mechanical or electronic or for any damage to any person's computer related to participating in the Sweepstakes nor for entries that cannot for any reason be downloaded or incorrect or inaccurate entry information, whether caused by Internet users or by any of the equipment or programming associated with or used in the Sweepstakes or by any technical or human errors which may occur in the processing of any entries in this Sweepstakes. If for any reason the Sweepstakes is not capable of being conducted as contemplated in the Official Rules, or if, in the judgment of University Bank, the Sweepstakes is compromised by virus, bugs, non-authorized human intervention, computer or software failures, or other causes beyond the control of University Bank, which compromises the administration, security, fairness or proper play of the Sweepstakes, University Bank reserves the right, in its sole discretion, to discontinue, suspend or terminate or modify the Sweepstakes.

**RELEASE AND LIMITATIONS OF LIABILITY: BY PARTICIPATING IN THE SWEEPSTAKES, PARTICIPANTS AGREE TO RELEASE AND HOLD HARMLESS UNIVERSITY BANK, ITS SUBSIDIARIES, AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (THE "PROMOTION PARTIES") FROM AND AGAINST ANY CLAIM OR CAUSE OF ACTION ARISING OUT OF PARTICIPATION IN THE SWEEPSTAKES OR RECEIPT, POSSESSION, OWNERSHIP OR USE OF ANY PRIZE, INCLUDING PROPERTY DAMAGE, PERSONAL INJURY OR DEATH. EACH PARTICIPANT FURTHER AGREES THAT IN ANY CAUSE OF ACTION, THE PROMOTION PARTIES' LIABILITY WILL BE LIMITED TO THE COST OF PARTICIPATING IN THE SWEEPSTAKES, AND IN NO EVENT SHALL THE PROMOTION PARTIES BE LIABLE FOR ATTORNEYS' FEES, PUNITIVE, CONSEQUENTIAL, DIRECT OR INDIRECT DAMAGES AND EACH PARTICIPANT WAIVES THE RIGHT TO CLAIM ANY DAMAGES WHATSOEVER.**