



Use Northland CashBack+ Rewards and/or CashBack+ Pay ("CashBack+") between October 1, and December 31, 2025 for a chance to win a CashBack + \$100 Gift Card (the "Campaign").

1. Eligibility: This Campaign is open only to employees who use the CashBack+ before midnight December 31, 2025 and who are 18 years of age or older as of the date of registration. Each purchase made using the CashBack+ during the Campaign period, entitles employees to one entry to win the Campaign. The Campaign is only open to legal residents of Michigan, and is void where prohibited by law. The Campaign is subject to all applicable federal, state, and local laws and regulations.

2. Agreement to Rules: By participating or accepting the prize, the employee ("You") agree to be fully unconditionally bound by these rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of the Credit Union as final and binding as it relates to the content of this Campaign.

3. Campaign Period: CashBack+ users as of October 31, 2025, November 30, 2025, and December 31, 2025 will be considered for the drawings. All online CashBack+ purchases must be made by 12/31/2025 at 11:59PM EST.

4. How to Enter: All employees who are currently using CashBack+ for purchases will automatically be entered to win with each purchase. Employees who are not yet using CashBack+ must make purchases through the Digital Banking platform provided at <https://www.northlandcu.com>, via the Northland Digital App or the CashBack+ Pay App linked to your Northland checking account. To be eligible to win a prize, participants must meet all Campaign requirements as specified. Employees who do not make purchases through CashBack+ during the Campaign period or who do not meet other eligibility rules or specifications may be disqualified at the sole discretion of the Credit Union. You must provide accurate contact information as requested. If You use fraudulent methods or attempt to circumvent the rules, your submission may be disqualified at the sole discretion of the Credit Union.

5. Prizes: The Winner(s) of the Campaign (the "Winner") will receive one of the following prizes: October Prize: \$100 CashBack+ Gift Card; November Prize: \$100 CashBack+ Gift card; and December Prize a \$100 CashBack+ Gift Card; all prizes having an approximate retail value of \$100.00. There is only one prize per winner; and a Contestant may only win once throughout the Campaign. Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by the Credit Union. No cash or other prize substitution shall be permitted except at the Credit Union's discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for the Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Odds: The odds of winning depends on the number of employees registered for CashBack+ and the number of purchases made during the campaign period.

7. Winner Selection and Notification: Winner will be selected by a random drawing under the supervision of the Credit Union. Random drawings will be held on November 3, 2025 (to determine the October winner); December 2, 2025 (to determine the November winner); and January 2nd, 2025 (to determine



the December winner). The Credit Union shall have no liability for Winner's failure to receive notice due to issues with telephone service or Winner's provision of incorrect or otherwise non-functioning contact information.

If Winner cannot be contacted, is ineligible, or fails to claim the prize within 30 days from the time award notification was sent, the prize may be forfeited. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER WILL RESULT IN WINNER'S DISQUALIFICATION (AT THE CREDIT UNION'S SOLE DISCRETION) AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by You: By agreeing to the rules of this contest, You understand and agree that the Credit Union, anyone acting on behalf of the Credit Union, and the Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.

9. Terms & Conditions: The Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond the Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, the Credit Union may select the Winner from all eligible employees during this Campaign period prior to and/or after (if appropriate) any suspension of the Campaign taken by the Credit Union. The Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign, website or violates these Terms & Conditions. The Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for registering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such attempt be made, the Credit Union reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: By accepting the rules, You agree to release and hold harmless the Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA, State of MICHIGAN, ALPENA COUNTY, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of



participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Alpena, Michigan having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

12. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Credit Union's website. To read the Privacy Policy, click here [Privacy Policy](#).

13. Winners List: To obtain a copy of the winner's name or a copy of these official rules, mail your request along with a stamped, self-addressed envelope to: Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena MI 49707, attention Marketing Department/CashBack+ Contest. Requests must be received no later than January 31, 2026.

14. Sponsor: The Sponsor of the Campaign is Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena, MI 49707.

15. The Campaign hosted by the Credit Union is in no way sponsored, endorsed, administered by, or associated with Facebook.

By signing, you acknowledge that you understand and agree with the terms and obligations of the agreement.

Signature _____ Date _____