

Official Rules

Horizon's Club Facebook Giveaway Sweepstakes

These rules apply to the "Horizon's Club Facebook Giveaway Sweepstakes," including the contest described below ("Sweepstakes"), being conducted by Independent Bank, 4200 East Beltline, Grand Rapids, MI 49525 ("Sponsor"). This sweepstakes begins at 8 am EST on Monday, May 17, 2010, and ends at 5 pm on Friday, June 11, 2010, ("Promotional Period"). NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE (I.E., OPENING AN ACCOUNT WITH INDEPENDENT BANK) DOES NOT INCREASE YOUR CHANCES OF WINNING. By entering the Sweepstakes, participants agree to accept and be bound by all terms of these Official Rules.

Rules and disclosures pertaining to the Horizon's Club Facebook Giveaway Sweepstakes prizes: All persons wishing to enter in the Sweepstakes please visit the Independent Bank Horizon's Club Facebook page at www.facebook.com/HorizonsClub and make a comment or post a photo on the recent Horizon's Club trip to Washington DC. All entries must be received no later than 5 pm EST on Friday, June 11, 2010. By submitting the entry form, entrant agrees to be bound by the Sweepstakes Official Rules. Odds of winning determined by the total number of entries received. Sweepstakes open only to legal Michigan residents who are eighteen (18) years of age or older as of Friday, June 11, 2010. Employees of Independent Bank Corporation, its affiliate banks, subsidiaries and their immediate families are not eligible to participate in this Sweepstakes. All federal, state and local rules and regulations apply. Void where prohibited. Limit one (1) entry per person. The Sponsor reserves the right to modify, cancel or suspend this promotion.

One (1) winner will receive a travel journal, luggage strap or luggage handle cover. Approximate Retail Value (ARV) of the each item is \$8.00. The winner will be selected at 5 pm on Friday, June 11, 2010, by a random drawing from all eligible entries received. Judging will be conducted by Independent Bank, 4200 East Beltline, Grand Rapids, MI 49525, whose decisions are final. Entrants are not required to be present at the prize drawing at 8 pm on Friday, June 11, 2010, to win.

Winners will be notified by telephone and (unless waived by Sponsor in its sole discretion) may be required to complete an affidavit of eligibility, release of liability, and a signed W9 form to confirm his or her social security number (used for reporting the winnings to the Internal Revenue Service), all of which must be returned to Sponsor within fourteen (14) days after notification, or an alternate winner may be selected. Any prize notification or prize returned to Independent Bank as undeliverable will be rewarded to an alternate winner. No prize substitutions, transfers or assignment of prizes allowed.

Additional rules and conditions applicable to the contest: By entering the above contest, each person consents to the use by the Sponsor and its affiliates of such person's name and photograph for publicity purposes, without additional compensation. The Sponsor reserves exclusive discretion to interpret and apply these Official Rules. All decisions made by Sponsor are final and binding on all parties. Limitation of Liability: By participating in the contest, entrants agree to release, indemnify and hold harmless Sponsor and all of its subsidiaries, affiliates and each of their respective agents, representatives, officers, directors, shareholders and employees (collectively, "Releasees") from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising out of participation in the contest or acceptance, possession, use, misuse or nonuse of the prize that may be awarded. Entrants agree that the laws of the state of Michigan will govern any and all disputes. Releasees are not responsible for computer, printing, typographical, human, or other errors, including, without limitation, errors that may occur in the administration of the contest, the announcement of the prize and/or the processing of any Sweepstakes-related materials. If, in the Sponsor's opinion, there is any suspected or actual evidence of tampering with any portion of the contest, or if unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the contest, the Sponsor reserves the right at its sole discretion to disqualify any individual, to modify or suspend the contest, or to terminate the contest. As a condition of entering or participating in the contest, participant agrees that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with the contest, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys fees. Sponsor reserves the right to modify prize award procedures.



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