

Official Rules

Book Your Way Sweepstakes

These rules apply to the "Book Your Way" Sweepstakes," including the sweepstakes described below ("Sweepstakes"), being conducted by Independent Bank, 4200 E Beltline Ave NE Suite 101, Grand Rapids, MI 49525. This sweepstakes begins Monday, September 1, 2025, at 12 a.m. (ET) and ends Sunday, November 30, 2025, at 11:59 p.m. (ET) ("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 "Book Your Way" Sweepstakes prize: Entry Method: Each qualifying transaction counts as one (1) entry—no forms required. Qualifying transactions must be made using an eligible Independent Bank personal, business, Private Banking, or HELOC debit Mastercard® in one of the following categories: hotels, flights, or car rentals. Transactions must be posted to the cardholder's account between 12:00 a.m. (ET) on September 1, 2025, and 11:59 p.m. ET on November 30, 2025. Pending transactions that do not post during the promotion period will not be counted. Alternative Entry Method: Eligible individuals may enter without opening an account by hand printing their name, complete mailing address, email address, telephone number, and date of birth on a plain 3"x5" piece of paper and mailing it in a hand-addressed stamped envelope to: Independent Bank, ATTN: Marketing Department, 4200 East Beltline Ave NE, Grand Rapids, MI 49525." Entrant agrees to be bound by the Sweepstakes Official Rules. Odds of winning are determined by the total number of entries received. Sweepstakes are open to participants in Michigan and Ohio who are eighteen (18) years of age or older as of Monday, September 1, 2025. Independent Bank employees are not eligible to participate. All federal, state and local rules and regulations apply. Void where prohibited. The Sponsor reserves the right to modify, cancel or suspend this promotion.

A winner will be selected by random drawing on Friday, December 12, 2025, from all eligible entries received during the promotional period and will be notified via phone call. Two randomly selected winners will receive \$2,500 deposited into their Independent Bank account or loaded on a prepaid gift card if the winner does not have a deposit account. Need not be present to win.

Winners will be notified via phone call 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) business days after notification, or an alternate winner may be selected. The winner has 48 hours to respond via phone call to redeem the prize. After 48 hours, a new winner will be chosen. Any prize notification or prize returned to Independent Bank as undeliverable will be awarded to an alternate winner. No prize substitutions, transfers, or assignments of prizes are allowed.

Additional rules and conditions applicable to the sweepstakes: By entering the above sweepstakes, each person consents to the use by the Sponsor and its affiliates of such person's name and photograph for publicity purposes, without compensation. The Sponsor reserves exclusive discretion to interpret and apply these Official Rules. All decisions made by the Sponsor are final and binding on all parties. Limitation of Liability: By participating in the sweepstakes, entrants agree to release, indemnify, and hold harmless the 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 sweepstakes 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 sweepstakes, 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 sweepstakes, 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 sweepstakes, the Sponsor reserves the right at its sole discretion to disqualify any individual, to modify or suspend the sweepstakes, or to terminate the sweepstakes. As a condition of entering or participating in the sweepstakes, the participant agrees that: (a) under no circumstances will the participant be permitted to obtain awards for, and the 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 sweepstakes, 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 attorney's fees. The sponsor reserves the right to modify prize award procedures.

Member FDIC



INDEPENDENTBANK.COM