

Official Rules

Investing in Communities Contest

Rules and disclosures pertaining to the Investing in Communities contest:

Step 1: Nominations - Nominations may only be submitted through the Wyng (formerly OfferPop) app located on Independent Bank's website at <https://www.IndependentBank.com/Investing>.

- Phase 1: Feeding our Communities
Nominations for the contest must be received between 9 am (EST) on March 1 and 5 pm (EST) on March 8, 2017.
- Phase 2: Protecting our Communities
Nominations for the contest must be received between 9 am (EST) on June 1 and 5 pm (EST) on June 8, 2017.
- Phase 3: Housing our Communities
Nominations for the contest must be received between 9 am (EST) on September 1 and 5 pm (EST) on September 8, 2017.
- Phase 4: Serving our Communities
Nominations for the contest must be received between 9 am (EST) on November 1 and 5 pm (EST) on November 8, 2017.

Criteria for Nomination:

1. Must be a 501 (c) non-profit organization.
2. Must be located within one of the following Michigan counties: Arenac, Bay, Clinton, Eaton, Genesee, Grand Traverse, Huron, Ionia, Ingham, Isabella, Jackson, Kalamazoo, Kent, Lapeer, Livingston, Macomb, Mecosta, Midland, Montcalm, Muskegon, Newaygo, Oakland, Saginaw, Sanilac, Tuscola, Washtenaw, Wayne, or Wexford.
 - a. Or must be located within 10 miles of a Michigan Independent Bank branch or loan production office.
3. Must be in good standing and compliance with the laws and regulations of the State of Michigan and must be able to produce supporting documentation upon request.
4. If an Independent Bank customer, your account or loan MUST be in good standing, meaning the loan account is NOT currently past due and the deposit account is NOT currently overdrawn.
5. Nominator must be at least 18 years of age.
6. Only one nomination will be accepted per non-profit. Additional nominations will not increase the chance of the organization winning.
7. Winners from 'Investing With You' in 2015 are not eligible to win in this contest. (Crash's Landing & Big Sid's Sanctuary in Grand Rapids, Compassion Pregnancy Center in Clinton Township, The After 26 Depot Cafe in Cadillac, and Bikers 4 Books in Charlotte).

All determinations regarding eligibility shall be set by Independent Bank in its sole and absolute discretion. Organizations may be deemed ineligible if the organization, its management, or affiliated organizations, among other things:

- Is or has been under any investigation for fraud, misconduct (financial or otherwise), or other criminal activity.
- Entices voters by offering any type of consideration, gift, or award, including merchandise, cash, online currency, or anything deemed to have value in exchange for votes; or violates the Official Rules.

Any incomplete or illegible application, or an application that does not fit the criteria above, will be disqualified.

Step 2: Voting

- Phase 1: Feeding our Communities
Voting for the contest will be open between 9 am (EST) on March 15 and 5 pm (EST) on March 29, 2017.
- Phase 2: Protecting our Communities
Voting for the contest will be open between 9 am (EST) on June 15 and 5 pm (EST) on June 29, 2017.
- Phase 3: Housing our Communities
Voting for the contest will be open between 9 am (EST) on September 15 and 5 pm (EST) on September 29, 2017.
- Phase 4: Serving our Communities
Voting for the contest will be open between 9 am (EST) on November 15 and 5 pm (EST) on November 29, 2017.



INDEPENDENT
BANK

INDEPENDENTBANK.COM

Official Rules

Investing in Communities Contest

All complete entries that meet the criteria will be entered into the voting phase of the contest, which is a public vote on all eligible entries. The voting must be completed through the Wyng (formerly Offerpop) app located on Independent Bank's website at <https://www.IndependentBank.com/Investing>. Voters must have a valid Facebook account, be at least 18 years of age, and a legal resident of Michigan. Each qualified voter will be able to vote up to once per day during the voting period.

Assured Voting is enabled for the entire 'Investing in Communities' contest. This means that each voter must be a registered Facebook User. A Facebook Connect request to share information with the Wyng (formerly OfferPop) app will appear when a user attempts to vote. If a user does not have a Facebook page, they can create one at that time if they want to participate. The benefit of enabling Assured Voting is that the voting audit report will have the Facebook profile IDs of each voter recorded in the Voting Audit Report, which can be checked for fraud.

Step 3: Selecting the Winners and Awarding Prizes

At the end of the voting period, the top four vote getters will be awarded \$5,000 each. The winners will be decided after a voting audit conducted by Wyng (formerly Offerpop) to verify the validity of all votes. All decisions about the final vote count will be the sole discretion of Independent Bank. In the event of a tie among the fourth and fifth place vote getters, we will randomly select one (1) winner from the two or more tied organizations.

Winning organizations 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 proof of 501 (c) status, all of which must be returned to Sponsor within fourteen (14) days after notification, or the next highest vote getter may be selected by the Sponsor. Any prize notification or prize returned to Independent Bank as undeliverable will be rewarded to the next highest vote getter. 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 contest-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 sweepstakes. As a condition of entering or participating in the sweepstakes, 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.



INDEPENDENT
BANK

INDEPENDENTBANK.COM