

Official Rules

Instagram Heading to Campus Sweepstakes

These rules apply to the "Instagram Heading to Campus 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 Friday, May 17, 2019 at 11 am (ET) and ends Friday, May 31, 2019 at 11 am (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 Instagram Heading to Campus Sweepstakes prize: Follow the Independent Bank Instagram account (@independent.bank), give our "Instagram Heading to Campus Sweepstakes" post a 'like,' tag two (2) study buddies on our "Instagram Heading to Campus Sweepstakes" post, and comment where you're planning to attend school this fall. All entries must be received no later than 11 am (ET) on Friday, May 31, 2019. Entrant agrees to be bound by the sweepstakes Official Rules. Odds of winning determined by the total number of entries received. Sweepstakes open to Instagram account holders who are eighteen (18) years of age or older as of Friday, May 17, 2019. Employees of Independent Bank Corporation, its affiliate banks, and subsidiaries 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 an HP® laptop with Microsoft® Office, retail value (ARV) of \$500. Winner will be selected on Friday, May 31, 2019, at 11 am (ET) by a random drawing from all eligible entries received. Need not be present to win.

Winner will be notified by direct message on Instagram 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. Winner has 24 hours to respond to direct message to redeem prize. After 24 hours, a new winner will be chosen. Winner will be asked to come in to their nearest branch to redeem prize or may be asked to provide an address to ship prize if in person pick up is not feasible. 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 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 Sponsor are final and binding on all parties. Limitation of Liability: By participating in the sweepstakes, 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 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, 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 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. Sponsor reserves the right to modify prize award procedures.



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