

Official Rules

Send Money with Zelle® Sweepstakes

These rules apply to the "Send Money with Zelle® 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, July 1, 2019 at 12:00 am (ET) and ends Wednesday, July 31, 2019 at 11:59 pm (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 Send Money with Zelle® Sweepstakes prizes: There are two (2) ways to enter. **Method #1:** Independent Bank customers who complete a Zelle® transaction during the promotional period through the Independent Mobile app will be entered into a drawing for a chance to win one of five prizes. Each Zelle transaction will count as one entry into the drawing. **Method #2:** Alternate Method of Entry (AMOE) - To enter without using Zelle through the Independent Mobile app, mail a postcard (the "Mail-In Entry"), including your name, complete address, email address, phone number, and the name of the Sweepstakes you are submitting your entry for to the following address to receive one (1) entry into the Sweepstakes:

Zelle® Sweepstakes, Attn: Marketing, 4200 E Beltline Ave., Grand Rapids, MI 49525.

Each Mail-In Entry must be postmarked between the Sweepstakes start date of July 1, 2019, and the end date of July 31, 2019. Illegible entries are not eligible. All entries become the property of Independent Bank and will not be returned or acknowledged. Independent Bank is not responsible for lost, late, damaged, misdirected, or postage-due mailed entries.

All entries must be received no later than 11:59 pm (ET) on Wednesday, July 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 Independent Bank Mobile Banking customers enrolled in Zelle and legal residents of the state of Michigan who are eighteen (18) years of age or older as of Monday, July 1, 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. The Sponsor reserves the right to modify, cancel or suspend this promotion.

Five (5) winners will have the option of choosing between 5 prizes, each retail value (ARV) of up to \$500. Winners will be selected on Thursday, August 1, 2019, by a random drawing from all eligible entries received. Need not be present to win. Winners will be notified by email or phone number provided to Independent Bank at account opening 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(s) may be selected. Winners have 24 hours to respond to phone call or email to redeem prize. After 24 hours, a new winner(s) will be chosen. Winners 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 non-use 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.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC.



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