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marquettesavings.bank

## MPOWERED™ U SAVINGS PROMOTION PROGRAM TERMS AND CONDITIONS

Mpowered™ U checking accounts are subject to the Checking Account Agreement and all other applicable disclosures given at the time of account opening. In addition, this Mpowered™ U Savings Promotion Program Terms and Conditions shall also apply.

Qualified Mpowered™ U Accounts will be entered into a Savings Promotion Program Drawing (the "Drawing") if all eligibility requirements are met. "Savings promotion program" is a contest in which the sole consideration required for a chance of winning designated prizes is obtained by the deposit of a specified amount of money in a qualified account or other savings program of which each ticket or entry has an equal chance of being drawn.

**Entry Period:** The Mpowered™ U Savings Promotion Program Drawing entry period begins at 12:00:01 AM Eastern Time ("ET") on Tuesday, January 21, 2025 and ends at 11:59:59 PM ET on Wednesday, April 30, 2025 (the "Drawing Entry Period"). Entries must be received within the Drawing Entry Period to be eligible for that Entry Period drawing. Entries will not be carried over to subsequent Entry Periods.

**Qualified Account:** a checking account opened as part of the Mpowered™ U program where account holders are legal residents of the 50 United States, including the District of Columbia and at least one of the account holders has reached the age of majority in their state of residence at the time of account opening, account holders have completed and returned the Authorization to Reproduce Physical Likeness and Voice form, and where student accountholder has completed at least five (5) financial literacy courses chosen from the Bank's designated list prior to the end of the Drawing Entry Period.

**Additional Disclosures:** No other action, purchase or other consideration is necessary for an entry in the savings promotion program. No action or purchase of goods or services improves the odds of winning. Each entry has the same odds of winning the savings promotion program. The odds of winning the savings promotion program will be determined based on the number of entries received. The winner is responsible for all applicable Federal, State and local taxes. Participation in a qualified financial program is offered to any qualified individual participating in the savings promotion program. Participation in a savings promotion program presents no financial risk. Void outside the U.S., and where prohibited by law and subject to all federal, state and local laws.

**Random Drawing:** The winner will be selected in a random drawing on or about **Monday, May 5, 2025** from among all eligible entries received during the Savings Promotion Program Drawing Period by Marquette Savings Bank officials.

**Winner Notification:** The winner will be confirmed via phone call, and will be required to sign and return a form acknowledging receiving the prize and a W-9 Form. Noncompliance will result in disqualification and an alternate winner may be selected. Prize will be awarded within approximately 45 days after the winner is verified. If the selected winner cannot accept or receive the prize for any reason, or he/she is not in compliance with these Terms and Conditions, the prize will be forfeited and an alternate winner may be selected in a separate random drawing.

**Prize/Approximate Retail Value ("ARV")/ODDS:** One (1) prize will be available to be won. Prize is a 13-inch MacBook Air with M2 chip with the ARV of \$1,068.93 that will be awarded to one confirmed winner (non-employee households only). **The ARV of the Grand Prize is: \$1,068.93.** Odds of winning depend upon the total number of eligible entries received. LIMIT: one (1) prize per person and per household. Prizes are non-assignable or transferable. No substitution is permitted except if prize is unavailable, in which case a prize of equal or greater value will be awarded. No exchange or substitution of prizes, except at the sole discretion of Marquette Savings Bank. Any other incidental expenses on prize not specified herein are the winner's sole responsibility. Prize is awarded "as is" with no warranty or guarantee, either express or implied by Marquette Savings Bank. Winners acknowledge that Marquette Savings Bank and all other businesses affiliated with this Savings Promotion Program do not make, nor are in any manner responsible for any warranty, representations, expressed or implied, in fact or in law, relative to the quality, conditions, fitness or merchantability of any aspect of the prize being offered, except that each merchandise prize shall be subject to its manufacturer's standard warranty (if any).

**General:** By participating, entrants agree to these Terms and Conditions provided by Marquette Savings Bank, and release Marquette Savings Bank, and all other businesses involved in this Savings Promotion Program Drawing, as well as the employees, officers, trustees— and agents of each (collectively, "Released Parties"), from all claims and liability relating to their participation in the promotion, and the acceptance and use/misuse of the prize offered. Winner assumes all liability for any injury or damage caused or claimed to be caused, by participation in this Savings Promotion Program Drawing or use/misuse or redemption of the prize. Marquette Savings Bank is not responsible for any typographical or other error in the printing of the offer, administration of the Savings Promotion Program Drawing or in the announcement of the prize. If for any reason this Savings Promotion Program Drawing is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Marquette Savings Bank which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Savings Promotion Program, Marquette Savings Bank reserves the right to cancel or modify the Savings Promotion Program Drawing in its sole discretion. Marquette Savings Bank reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Savings Promotion Program Drawing. Marquette Savings Bank may conduct a random drawing from among all eligible entries received at the time of the Savings Promotion Program Drawing termination.