

2026 "Try the ITM" Contest Terms and Conditions

ELIGIBILITY:

By participating in this Sweepstakes, each entrant consents to Monroe Community Credit Union (MCCU) identifying them, by their first name and last initial, for the purpose of advertising the Sweepstakes winner(s). MCCU employees, members of the MCCU Board of Directors, volunteers, and members of their immediate households are not eligible to win. Entrants must be eighteen (18) years of age or older at the time of entry. All winners must be MCCU members in good standing at the time of the drawing. The Sweepstakes is void where prohibited by law.

TIMING:

The Sweepstakes begins at 12:01 a.m. EST on January 5, 2026, and ends at 11:59 p.m. EST on January 31, 2026 (the "Sweepstakes Period").

PRIZE:

Two (2) 65-inch televisions will be awarded. Each winner will receive one (1) 65-inch television. Approximate retail value (ARV): \$400 each. Brand and model: INSIGNIA 65-inch Class F50 Series, or comparable, as determined by MCCU. The odds of winning depend on the total number of eligible entries received. Winners will be selected in a random drawing conducted after the close of the Sweepstakes Period. The drawing will be held by MCCU, and winners will be notified by phone or email. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. No substitutions, cash equivalents, or transfer of prizes are permitted except at the sole discretion of MCCU. Once notified, winners will have five (5) business days to claim their prize. If a winner does not claim the prize within the specified time, an alternate winner may be selected by random drawing.

HOW TO ENTER:

Automatic ITM Entry Method:

Entrants who are current MCCU members may automatically receive one (1) entry each time they use the Interactive Teller Machine (ITM) at Monroe Community Credit Union's Newport branch, located at 5044 N. Dixie Hwy., Newport, MI 48166, during the Sweepstakes Period. Use of the ITM during the Sweepstakes Period will automatically enter the member into the drawing. No additional action is required. Multiple entries may be earned based on multiple qualifying ITM uses.

While no purchase is necessary to enter or win, winners selected through the ITM entry method must be MCCU members in good standing at the time of the drawing.

Alternative Method of Entry – Free Mail-In Entry:

To enter the Sweepstakes without using the ITM, hand print your full name, address, day and evening telephone numbers, and email address on a piece of paper and mail it in an envelope with proper postage to:

Monroe Community Credit Union ITM Sweepstakes

c/o Marketing Department
715 N. Telegraph Rd.
Monroe, MI 48162

Each mail-in entry will be considered a "Mail-In Entry." Only one (1) Mail-In Entry is permitted per person. All Mail-In Entries must be received by MCCU no later than 11:59 p.m. EST on January 31, 2026, to be eligible. MCCU is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible Mail-In Entries. Proof of mailing does not constitute proof of delivery. All Mail-In Entries become the sole property of MCCU and will not be acknowledged or returned.

GENERAL CONDITIONS:

By entering the Sweepstakes, whether automatically through use of the ITM or by mail-in entry, entrants agree to be bound by these Official Rules and by the decisions of MCCU, which are final and binding in all respects. By entering, entrants grant MCCU and its designees permission to use their names, cities and states of residence, photographs/likenesses, and voices for advertising and promotional purposes in any and all media now known or hereafter devised, without additional compensation, notification, or permission, except where prohibited by law.

By entering, entrants also agree that MCCU may contact them for the purpose of administering the Sweepstakes and, if applicable, to provide information regarding MCCU membership eligibility, products, and services. Entrants may opt out of future communications at any time by contacting marketing@mcccu.org or by using the opt-out link included in MCCU emails.

RELEASE AND LIMITATIONS OF LIABILITY:

By entering, entrants agree to indemnify and hold harmless MCCU, its employees, directors, officers, volunteers, vendors, and assigns ("Releases") from any and all injuries, losses, damages, claims, or actions of any kind arising from or related to participation in the Sweepstakes or the acceptance, possession, use, non-use, or misuse of any prize awarded.

NO PURCHASE NECESSARY:

No purchase or membership is necessary to enter or win. While MCCU membership is required to enter via the ITM entry method, a free alternative method of entry is available via mail-in entry and does not require membership. Entry into the Sweepstakes does not increase the chances of winning beyond the number of eligible entries received. The Sweepstakes is void where prohibited by law.