



**Arbor Mortgage
"Premier Event Series at Van Andel Arena"**

1. How to Enter the Contest:

- a. The start and conclusion of each contest will be determined on a per event basis.
- b. To enter the contest, participants can visit www.arbormortgage.com, www.vanandelarena.com and / or the participating media partner's website and click on the Arbor Mortgage Premier Event Series at Van Andel Arena banner. Upon completing the entry form, participant will submit their entry to Arbor Mortgage. Arbor Mortgage, Van Andel Arena and the participating media partner are not responsible for entries not received due to difficulty accessing the internet, service outages or delays, computer difficulties or other glitches.
- c. One (1) entry per person.

2. Eligibility Restrictions:

- a. The contest is open to all Michigan residents who are 21 years of age or older at the time of the random selection. Winners must provide proof of Michigan residency and date of birth. (A Michigan driver's license is suffice)
- b. Employees of Arbor Mortgage, Van Andel Arena, the participating media partner and all of their affiliated entities as well as members of their immediate families are ineligible to participate or win.
- c. Participants are eligible to win the Arbor Mortgage Premier Event at Van Andel Arena contest only once every thirty (30) days. Only one (1) winner per household is permitted in any contest.
- d. Winners must be at least 21 years of age at the time of the random selection and be a resident of the state of Michigan.
- e. To enter on-line, the participant must fully complete the on-line entry form. One Internet entry per person and one Internet entry per e-mail address. Internet entries will be deemed made by the authorized account holder of the e-mail address submitted at the time of entry. The authorized account holder is the natural person who is assigned to

the e-mail address by an internet access provider, on-line service provider, or other organization that is responsible by assigning e-mail addresses or the domain associated with the submitted e-mail address. Duplication of entries will be immediately disqualified from the contest.

3. Prizes:

- a. Prizes will vary per each Arbor Mortgage Premier Event and will typically include tickets to the event and entrance into the Arbor Mortgage Premier Club at Van Andel Arena. Additional benefits, if any, will be determined on a per event basis.
- b. Winners will be randomly selected by officials from Arbor Mortgage, Van Andel Arena and/or the participating media partner. Winners will be notified upon selection. The number of winners per contest may vary and are determined at the sole discretion of Arbor Mortgage, Van Andel Arena and the participating media partner.
- c. If winners do not accept the prize, are ruled ineligible, can not attend the event, are unable to be contacted or if Arbor Mortgage, Van Andel Arena and the participating media partner deem that a particular selected winner be bypassed for any reason, Arbor Mortgage, Van Andel Arena and the selected media partner reserve the right to select alternate winner(s) at their own discretion.
- d. Contest prizes are not transferable. Prizes may not be substituted for or redeemed for cash.

4. Selection of Winners:

- a. Decisions of Arbor Mortgage, Van Andel Arena and the selected media partner with respect to the contest are final.
- b. Winners will be selected randomly by officials(s) from Arbor Mortgage, Van Andel Arena and / or the selected media partner.

5. Conditions:

- a. Payment of all federal, state and local taxes are the sole responsibility of the winner. Winners may be required to sign an IRS Form W-9 or the equivalent.
- b. By participating in the contest, the winner or winners (and their guest or traveling companion, if any) agree to have their name, voice, or likeness used in any advertising or broadcasting material relating to this contest without additional financial or other compensation, and to sign a publicity release prior to acceptance of the prize.
- c. Contest winners (and their guests or travel companions, if any) will be required to sign a liability release prior to acceptance of any prize valued at \$600.00 or greater or which prize includes the provision of transportation, whether or not such transportation is

provided by Arbor Mortgage, Van Andel Arena and the participating media partner. Pursuant to the liability release, the winners will agree to hold Arbor Mortgage, Van Andel Arena and the participating media partner and their affiliated companies and the officers, shareholders, directors, employees, agents and representatives of each of them harmless against any and all claims or liability arising directly or indirectly from the prize or participation in the contest.

- d. Arbor Mortgage, Van Andel Arena and the participating media partner, in their sole discretion, reserve the right to disqualify any person tampering with the entry process, the operation of the participating web sites or who is otherwise in violation of the rules.
- e. Arbor Mortgage, Van Andel Arena and the participating media partner further reserve the right to cancel, terminate or modify the contest if it is not capable of completion as planned, including infection by computer virus, bugs, tampering, unauthorized intervention or failures of any sort.
- f. Arbor Mortgage, Van Andel Arena and the participating media partner reserve the right to make changes in the rules of the contest, including the substitution of a prize or prizes of equivalent or greater value, which will become effective upon announcement.
- g. No purchase is necessary. The contest is void where prohibited.
- h. Failure to comply with the contest rules may result in a contestant's disqualification, at the sole discretion of Arbor Mortgage, Van Andel Arena and the participating media partner. Arbor Mortgage, Van Andel Arena and the participating media partner are not responsible for typographical or other errors in the printing, the offering or the administration of the contest or in the announcement of a prize.
- i. Copies of the written contest rules and a list of all winners are available during regular business hours at Arbor Mortgage, 2311 East Beltline SE. Grand Rapids, MI 49546 or by sending a self-addressed stamped envelope to Arbor Mortgage.