

**\$20,000**  
**GRAND PRIZE**

**\$5**  
Per Ticket

**\$5,000**  
Second Prize

10 Third Prizes  
**\$1,000**

## WIN A \$20,000 CASH PRIZE

To enter, simply make the requisite contribution. Your contribution includes admission to the industry and issues political briefing and Grand Raffle drawing event on Nov. 3, 2025 at Michigan State University Federal Credit Union, 3899 Coolidge Rd, East Lansing, MI 48823. Doors open at 8:45 a.m., drawing begins at 9:00 a.m., followed by the industry and issues political briefing. **NEED NOT BE PRESENT TO WIN.**

Raffle tickets support MCULLAF, the Michigan Credit Union League's federal PAC, a political action committee that ensures credit unions have a strong voice in Washington, D.C.

Contributions are not considered charitable contributions or a business expense for income tax purposes and are not tax deductible. Must be a qualified member of a participating MCUL-affiliated credit union, U.S. citizen and 18-years of age or older to enter. Individual credit union members lawfully admitted for permanent residence (i.e., holders of valid "green cards" and living in the US) may participate. Individuals on visas, including student visas, may not participate. Contributions are completely voluntary and will be used for political purposes. There shall be no reprisal for those who decide not to contribute. Prize must be claimed within 60 days; need not be present to win. No refunds on ticket purchases. **WINNERS WILL BE RESPONSIBLE FOR PAYING ALL TAXES.**

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R79693 to conduct this raffle at 9:00 a.m. on Nov. 3, 2025.





# 2025 Michigan Credit Union League Legislative Action Fund

## GRAND RAFFLE AND POLITICAL EVENT

### OFFICIAL HOUSE RULES

**These Official House Rules govern the conduct of the 2025 Michigan Credit Union League Legislative Action Fund ("MCULLAF") Grand Raffle and provide information on the "Industry and Issues" Briefing. By filling out a raffle ticket to enter the drawing, you agree to be bound by the terms and conditions of these Official House Rules.**

Raffle ticket purchase contributions to MCULLAF are not considered charitable contributions or business expenses for income tax purposes. Contributions are completely voluntary and there shall be no reprisal for those who decide not to contribute. No refunds on ticket purchases are permitted except as required by any state or federal law.

**Entries will be accepted from May 12, 2025, to October 1, 2025.**

The winning entries will be selected at MSU FCU Headquarters 2 in East Lansing, Michigan at 9:00 a.m. EST on Monday, November 3<sup>rd</sup>, 2025. In case of severe weather or other extenuating circumstances, the drawing will be held at the same location listed above on Tuesday, November 4<sup>th</sup>, 2025, at 9:00 a.m. EST. The winners of this drawing will be selected randomly from a container holding all entries. The winners are in no way pre-determined or pre-selected. The drawing will be videotaped and witnessed by no less than one MCULLAF Trustee as well as no less than three MCUL & Affiliates staff. All ticket purchasers are welcome to view the drawing.

Entrants must be located in the state of Michigan at the time of purchase and a member of an MCUL-affiliated Michigan credit union that has granted express permission to MCULLAF to solicit its employees, officials, volunteers, and members for contribution, in order to be eligible to win. Entrants must be 18 years of age or older in order to purchase and be eligible to win. Entrants must be a member of a participating MCUL-affiliated credit union, U.S. citizen and 18-years of age or older to enter. Individual credit union members lawfully admitted for permanent residence (i.e., holders of valid "green cards" and living in the U.S. Individuals on visas, including student visas, may not participate. Entrants need not be present to win. The odds of winning will depend on the number of entries. Individual tickets are \$5.00 each with discount packs of 5 tickets for \$20.00 being sold at some participating credit unions. A total of 105,000 tickets have been printed.

Your contribution constitutes admission to and entitles you to attend the "Industry and Issues" Briefing, which will be held on November 3<sup>rd</sup>, 2025, at the MSU FCU Headquarters 2 in East Lansing, Michigan and enters you into the 2025 Grand Raffle drawing to be held at 9:00 a.m. that day. You need NOT be present to win; however, all ticket holders are encouraged to attend or view the briefing online, which is a political event. MCUL will endeavor to make live streaming of the November 3<sup>rd</sup> briefing and drawing available through our website, [www.mcul.org/grand-raffle](http://www.mcul.org/grand-raffle).

The grand prize-winning entrant will receive \$20,000 cash. The second-place prize winner will receive \$5,000 and ten third-place winners will receive \$1,000 cash. The prizes must be claimed within 60 days. If the winners do not claim their prizes before the 60-day claim period, or do not meet the eligibility requirements, such individual will be deemed to have forfeited his/her prize and another winner will be selected until an eligible winner is selected and claims the prize. Only a winning entrant shall be eligible to receive a prize. Any request that a prize be paid to another individual or entity other than a winning entrant shall not be allowed.

The winning credit union members shall be responsible for all Federal, State and local taxes associated with the winning prize. The winners agree to allow their name and likeness to be used by the Michigan Credit Union League and its affiliates for advertising purposes, without compensation, except where prohibited by law.

By entering into this drawing, entrants agree to be bound by these Official House Rules and the decisions of the Michigan Credit Union League & Affiliates, which shall be final. By entering and/or by the winners accepting a prize, entrants agree to follow the Official House Rules and hold harmless and indemnify the Michigan Credit Union League & Affiliates and

each of its respective directors, officers, employees, volunteers, and agents against any and all liability, damages or causes of action (however named or described) with respect to or arising out of either (i) the entrant's participation; or (ii) the receipt or use or misuse of the prize awarded in the raffle. Entrants will not hold the Michigan Credit Union League & Affiliates responsible or liable for any or all accidents, thefts or damages resulting by their participation in this event.

The Michigan Credit Union League & Affiliates reserves the right to modify or amend these Official House Rules without notice at any time.

The State of Michigan Bureau of State Lottery Charitable Gaming Division has issued License Number R79693 to MCULLAF to conduct this raffle at 9:00 a.m. EST on Monday, November 3<sup>rd</sup>, 2025.

These Official House Rules are effective May 1, 2025.