

**Lakeshore Federal Credit Union  
Photo Contest Instructions and Rules**

**Instructions:**

1. Photos **MUST** be submitted by email to: [operations@lakeshorefcu.com](mailto:operations@lakeshorefcu.com) with **PHOTO CONTEST** in the subject line.
2. You must include your name, account number at LFCU, address, phone number and the location of your photo. Your name and the location will be included in the newsletter.

**Rules:**

1. Photographs must be of landscapes only in Muskegon County. **PLEASE DO NOT include people in the photo.**
2. Contest is open to members of LFCU who are 18 years or older. Employees and official family of LFCU and their immediate families are not eligible.
3. Photo's are limited to one entry per member account per newsletter. The schedule for submission will be as follows:
  - July and August – October 2011 Newsletter
  - September, October, and November – January 2012 Newsletter
  - December, January, February – April 2012 Newsletter
  - March, April, and May – July 2012 Newsletter
  - June, July, and August – October 2012 Newsletter
4. The winners will be selected the first week of September, December, March, and June from qualified entries received.
5. The winner will be notified by telephone or mail. If the winner cannot be contacted or does not respond within 10 days, the winner will be disqualified and the second place photo will replace the winning photo.
6. The winners will receive a \$50.00 Visa Gift Card from LFCU.
7. Winners may be asked to sign an affidavit of eligibility and a publicity release. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.
8. LFCU is not responsible for lost entries, misdirected entries, undelivered or late entries, computer or internet problems, hacking, viruses, technical or other issues beyond the reasonable control of LFCU.
9. All entries will become the property of LFCU.
10. Void where prohibited by law.