

## MY CREDIT UNION STORY DRAWING OFFICIAL RULES

**These Official Rules govern the conduct of the CU Village.com, Inc. weekly “My Credit Union Story” drawing. By submitting a story, photograph or video regarding why you love your credit union, you agree to be bound by the terms and conditions of these Official Rules.**

NO PURCHASE NECESSARY

**How to Enter:** During the drawing period, you may submit a story, photograph or video (“Submission”) regarding why you love your credit union. You may submit your story directly on [www.lovemycreditunion.org](http://www.lovemycreditunion.org). If submitting a video or photo, you will be prompted to provide a URL to where it is located, along with an optional brief description.

Providing a Submission does not increase your chances of winning. By providing a Submission, you agree that your Submission conforms to the Content Restrictions as defined below and that CU Village.com, Inc., in its sole discretion, may remove your Submission and disqualify you from the promotion if it believes, in its sole discretion that your Submission fails to conform to the Content Restrictions, or for any other reason. Only one entry per person is permitted each week.

**Submissions:** Each Submission must be original. Duplicates will be discarded and will not be posted or considered, as will modified versions of professionally produced submissions. CU Village.com, Inc. shall have the right to reject entries that after examination appear to violate the Content Restrictions without notice to the entrants.

All entries become the property of the CU Village.com, Inc. Entrants freely and voluntarily waive any right, claim, or ownership to the video entries and to the images, copy and script, contained in the entries.

**Drawings:** One winner will be selected each week beginning April 6, 2009, until February 28, 2010. A panel of judges chosen by CU Village.com, Inc. will select five (5) potential winning entries from all eligible entries received, based on the following criteria: (1) Most Patriotic; (2) Most Amusing; (3) Most Creative; (4) Most Love for a Credit Union; and (5) Most Love for a Product or Service. Decisions of judges are final and binding

on all matters relating to judging of the Entries. Potential Winning Entries are subject to validation and verification of eligibility and compliance with all terms and conditions set forth in these Official Rules.

Each week, a winner will be selected by 5:00 p.m. EST every Friday until February 28, 2010. The selection will be determined on a week-by-week basis; submissions will not be rolled over into the following week for prize purposes.

**Prizes:** Five (5) "Love My Credit Union" T-shirts will be awarded once per week until February 28, 2010 to the submissions selected based on the criteria above each week. Each winner shall be responsible for all Federal, State and local taxes associated with this prize.

**Eligibility:** Entrants must be 18 years of age or older who are members of a credit union. Employees of CU Village.com, Inc., the Michigan Credit Union League, their subsidiaries and affiliates, their immediate family members and/or those living in the same household of each, are not eligible. "Immediate Family Members" shall mean parents, step-parents, legal guardians, children, step-children, siblings, stepsiblings, or spouses. "Household Members" shall mean those people who share the same residence at least three months a year.

**Notification:** Winners will be notified by e-mail at their respective e-mail addresses provided on the entry form. This e-mail will include the requisite procedure to claim the prize. The winners shall have five (5) business days to claim the prize by following the claim instructions. If any winner does not claim the prize before the close of the five (5) business days, or fails to follow the requisite procedure to claim the prize, CU Village.com, Inc. will deem such winner(s) to have forfeited his/her prize. **CU Village.com, Inc. warrants that all submitted information will be used ONLY for prize notification purposes, and not for any other purpose, including re-sale or re-use.**

If an entrant changes his/her telephone number, email address and/or street address after he/she enters the Drawing, it is his/her responsibility to notify CU Village.com, Inc. by postal mailing notice to: CU Village.com, Inc., Address Change, P.O. Box 8054, Plymouth, MI 48170. Such notice must be received by the end of the Drawing period. CU Village.com, Inc., will use reasonable efforts to update entrant contact information. CU Village.com, Inc. shall not be liable for any failure to notify entrants whose entry was selected as winner if such entrant does not update his/her contact information, or for CU Village.com, Inc.'s failure to update such information.

**Content Restrictions:** Submissions that include the following content will be disqualified from entry:

- Personally identifiable information about the entrant or any participants, such as last name, address, phone number or any contact information;
- Violations of third party rights including, but not limited to: copyrights, including copyrighted music, trademark, right of publicity or any other proprietary rights;
- 3rd party voice-overs or music for which the entrant has not obtained the rights to use;
- The portrayal of libelous, defamatory, disparaging, tortuous or slanderous materials;
- The portrayal of pornography, adult-oriented content or any other sexually-explicit material;
- The portrayal of lotteries or gambling;
- The portrayal of explicit or offensive language or content;
- The portrayal of violence;
- The promotion of illegal activities;
- The promotion of tobacco, alcohol or drugs;
- The portrayal of dangerous stunts;
- The portrayal of weapons of any kind including, but not limited to, guns, bombs, or knives;
- The portrayal of material promoting bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation, age or any basis protected by federal, state, or local law, ordinance, or regulation;
- Content that denigrates, disparages or reflects negatively on the Sponsor, or its products or its employees, or any other person, company, product or service or that disparages Sponsor's competitors;
- Audio and/or visual content owned by any third party (e.g., recorded music, pre-produced video, etc.); and
- Material that is unlawful, in violation of or contrary to the laws or regulations in any state where the submission is created. This is not an exhaustive list, as CU Village.com, Inc. has the discretion to reject any entry without notice to the entrant(s). If an entry includes any of the prohibited elements listed above, the entry will be disqualified, along with the entrant who submitted it.

**Rights of CU Village.com, Inc.:** Submission of an entry grants CU Village.com, Inc. and its agents an unlimited, worldwide, perpetual license and right to publish, use, edit, adapt, modify and/or publicly perform the entry in any way, in commerce and in any and all media worldwide now known or hereinafter developed, without limitation and without notice or consideration to the entrant. By submitting an entry, each entrant agrees that his/her entry constitutes an assignment of all rights, including but not limited to intellectual property rights, and title in and to such entry and the video therein to CU Village.com, Inc.

CU Village.com, Inc. shall have the right, but not the obligation, to disclose any Video Submission to other persons and organizations, including without limitation, legal authorities.

**Publicity:** Except where prohibited, participation in the Drawing constitutes each entrant's consent to CU Village.com, Inc.'s use of each respective winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

**General Considerations:** By entering a submission on [www.lovemycreditunion.org](http://www.lovemycreditunion.org), you agree to enter into this weekly drawing and to be bound by these Official Rules and the decisions of CU Village.com, Inc., which shall be final. By entering and by the winner accepting a prize, entrants agree to follow the Official Rules and hold harmless and indemnify CU Village.com, Inc. 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 any prize awarded in the drawing.

CU Village.com, Inc. assumes no responsibility for any problems or technical malfunction of any telephone network or lines; computer on-line systems, servers, or providers; computer equipment; software; or failure of e-mail or entry on account of technical problems or traffic congestion on the Internet or at any Web site or combination thereof, including injury or damage to participants or to any person's computer related to or resulting from participating or downloading materials in this Web site or Drawing. CU Village.com, Inc. is not responsible for user cheating or fraud by any entrants. Any activities intended to disrupt or interfere with the proper play of the Drawing, or defraud CU Village.com, Inc. in any way will be prosecuted to the fullest extent of the law. Entrants who engage in

any of the foregoing activities will be disqualified and will forfeit any prize won. All winners are responsible for any and all federal, state and/or local taxes resulting from acceptance of the prize. Prize is nontransferable and no substitution is allowed.

**CU Village.com, Inc. reserves the right to modify or amend these official rules without notice at any time.** If for any reason the Drawing is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Drawing, CU Village.com, Inc. reserves the right at its sole discretion, to cancel, terminate, modify or suspend the Drawing.

**Disputes:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Drawing or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate Michigan State Court located in Wayne County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Drawing, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and CU Village.com, Inc. in connection with the Drawing, shall be governed by, and construed in accordance with, the laws of the State of Michigan, without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.