

## Share the Love Promotion Official Rules

**NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**1. Eligibility:** Share the Love Promotion (the "Promotion") consists of a contest (the "Contest") for Credit Unions and a sweepstakes (the "Sweepstakes") for individuals. All entrants (Credit Unions and individuals) must be legal residents of the fifty (50) United States and the District of Columbia. Employees authorized to enter on behalf of a Credit Union and individuals who enter the Sweepstakes must be at least thirteen (13) years old at the time of entry.

Employees of CU Solutions Group, Michigan Credit Union League, Credit Union National Association, HelloWorld, Inc., and any of their respective related companies, parents, subsidiaries, affiliates, and agents and any agencies or other companies involved in the development or execution of the Promotion or production or distribution of Promotion materials, as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee are not eligible. The Promotion is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

**2. Sponsor:** CU Solutions Group, 38695 W. 7 Mile Road, Suite 200, Livonia, MI, 48152.  
**Administrator:** HelloWorld, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

**3. Agreement to Official Rules:** By participating in the Promotion, entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor and/or Administrator, which are final and binding in all matters related to the Promotion. Whether an entrant receives a prize is contingent upon fulfilling all requirements set forth herein.

#### 4. Timing:

The Contest (for Credit Unions) begins on August 1, 2015 at 12:00 a.m. Eastern Time ("ET") and ends on December 24, 2015 at 11:59 p.m. ET (the "Contest Period"). The Contest consists of a Submission period and then three (3) monthly contests (each a "Monthly Contest Period") as set forth in the chart below.

Entry Periods	Starts at 12:00 a.m. ET	Ends at 11:59 p.m. ET	Approximate Winner Notification Date
<b>Submission</b>	August 1,	December 23, 2015	
<b>October</b>	October 1, 2015	October 31, 2015	November 3, 2015
<b>November</b>	November 1, 2015	November 30, 2015	December 3, 2015
<b>December</b>	December 1, 2015	December 24, 2015	January 5, 2016

The Sweepstakes (for individuals) begins on October 1, 2015 at 12:00 a.m. Eastern Time ("ET") and ends on December 24, 2015 at 11:59 p.m. ET (the "Sweepstakes Period"). The Sweepstakes consists of three (3) monthly entry periods (each a "Monthly Sweepstakes Period") as set forth in the chart below.

Entry Periods	Starts at 12:00 a.m. ET	Ends at 11:59 p.m. ET	Approximate Winner Notification Date
<b>October</b>	October 1, 2015	October 31, 2015	November 3, 2015
<b>November</b>	November 1, 2015	November 30, 2015	December 3, 2015
<b>December</b>	December 1, 2015	December 24, 2015	January 5, 2016

Sponsor's computer is the official time-keeping device for the Promotion.

## 5. How to Enter:

**a. The Credit Union Contest:** During the Submission Phase, visit LoveMyCreditUnion.org, follow the links to the “Partner Center” and set up a “Partner Account.” Log into the Partner Account and follow the links and instructions to upload a video (should be no more than three (3) minutes) that shows how your Credit Union is serving the community. Credit Unions will also be required to complete the registration form including video title and description, identifying the charity it would direct a donation to (must be a 501(c)(3) charitable organization), and the charity’s website (if available). Based on the Credit Union’s asset size, it will be deemed a small, medium or large Credit Union:

Asset Size	Credit Union Designation
Less than \$100 million	Small
\$100 – \$499 million	Medium
\$500 million or more	Large

Charitable Grants will be awarded each Monthly Contest Period to one (1) Credit Union of each asset size.

By completing the registration and submitting your video (herein your “Submission”), you agree that your video conforms to the Video Guidelines and Content Restrictions and that Sponsor, in its sole discretion, may remove your video and disqualify you from the Contest if it believes, in its sole discretion that your video fails to conform to the Guidelines and Restrictions.

### Video Guidelines:

- The video must be in any of the following formats: AVI, .MOV, .MP4, Web M, or .WMV;
- The video must not exceed 150 MB in size; and
- The video must be in English;

### Content Restrictions:

- The Submission must not contain material that violates or infringes another’s rights, including but not limited to privacy, publicity or intellectual property rights, or that constitutes copyright infringement;
- The Submission must not contain brand names or trademarks, except for Sponsor’s trademark for which entrant has a limited license to use for the sole purposes of creating and uploading a video to this Contest; ***If entrant chooses to include brand names or trademarks of the selected charity, it must have permission before doing so;***
- The Submission must only contain material created by entrant or entrant must have the appropriate license to use it in the Submission;
- The Submission must not contain material that is inappropriate, indecent, obscene hateful, tortious, defamatory, slanderous or libelous;
- The Submission must not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age; and
- The Submission must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any state where the video is created.

For all Submissions: Uploading a video constitutes entrant’s consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis, and to incorporate it into other works, in any form, media or

technology now known or later developed, including for promotional or marketing purposes. If necessary, entrant will sign any necessary documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the video. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected videos, which are disqualified. Limit: Each entrant may submit one (1) entry into the Contest.

**b. The Voting Sweepstakes:** During the Sweepstakes Period, individuals will visit <http://www.lovemycreditunion.org> and follow the links and instructions to complete and submit the registration form and then cast a vote on the Credit Union video you believe should win the Contest. You will receive one (1) entry into the applicable Monthly Sweepstakes Period drawing for each vote you submit. Limit: Each entrant may vote once each day and therefore receive one (1) Sweepstakes entry per day.

Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain or cast more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated program to enter will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected registrations, which will be disqualified. In the event of a dispute as to any online entry, the authorized account holder of the email address used to enter will be deemed to be the entrant. Potential winners may be required to show proof of being the authorized account holder. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address.

**6. Winner Determination:** Winners will be determined via the processes set forth below.

**a. Contest for Credit Unions:** All submitted Credit Union videos will be displayed in a public gallery at [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org). At the end of each Monthly Contest Period, one (1) Credit Union from each asset size with the largest cumulative vote tally as of the end of each Monthly Contest Period will be deemed the potential winner of the applicable Monthly Contest Charitable Grant (three winners each Monthly Contest Period in total). Where a Credit Union has previously won the Monthly Contest, it will not be considered for any further Monthly Contests. In case of a tie, the Credit Union that reached the vote tally first in time, will be the applicable Charitable Grant winner. After the conclusion of the Contest Period, the Credit Union with the largest number of cumulative votes received throughout the Contest Period will be deemed the potential winner of the \$15,000 Charitable Grant. Credit Unions that have won a Monthly Contest are eligible to win the \$15,000 Charitable Grant. Sponsor reserves the right, in its sole discretion, to revise the vote tallies for the Monthly Contest and Grand Prize Contest should the voting as a whole appear to have been tampered with or manipulated in significant way.

**b. Sweepstakes:** Administrator is an independent judging organization whose decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. Administrator will randomly select the potential Sweepstakes winners from all eligible entries on or around the dates listed in the chart in the Timing Section,

**7. Winner Requirements:** All potential winners must comply with all terms and conditions of these Official Rules; and winning is contingent upon fulfilling all requirements. Each potential winner (Credit Unions and individuals) will be notified by email. Upon Sponsor's approval, the charitable organization named by winning Credit Unions will be contacted and will be required to

sign and return a Declaration of Compliance (confirming charitable organization's 501 (c) (3) status), Liability and Publicity Release ("Declaration"), which must be received by Administrator/Sponsor within seven (7) days of the date notice or attempted notice is sent, in order to claim the applicable Charitable Grant. Potential Sweepstakes winners will be required to provide their valid mailing address for prize fulfillment purposes (no P. O. Boxes permitted) within five (5) days of the date notice or attempted notice is sent, in order to claim their prize. If a potential winner or charitable organization cannot be contacted, fails to execute and return the Declaration within the required time period or provide any other requested information (as applicable), or prize is returned as undeliverable, potential winner forfeits the prize. In the event that a potential Sweepstakes Prize winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all eligible entries. Only three (3) alternate drawings will be held after which the applicable prize will remain un-awarded.

**8. Publicity:** Acceptance of any prize shall constitute and signify winner's agreement and consent that Sponsor may use the winner's name, city, state, likeness, Video Submission and/or prize information in connection with the Promotion, worldwide, including the Internet, without limitation and without further payment or consideration, except where prohibited by law.

**9. Prizes:**

**a. Contest:** ONE (1) \$15,000 CHARITABLE GRANT: A \$15,000 Charitable Grant to the 501(c)(3) charitable organization identified by the winning Credit Union. Retail Value of Grant: \$15,000.

NINE (9) MONTHLY \$10,000 CHARITABLE GRANTS (3 awarded each Monthly Contest): A \$10,000 Charitable Grant to the 501(c)(3) charitable organization identified by each winning Credit Union. Retail Value of Grants: \$10,000. Limit: One (1) Monthly Contest Grant per Credit Union.

**b. Sweepstakes:** ONE HUNDRED FIFTY (150) SWEEPSTAKES PRIZES (awarded 50 per Monthly Sweepstakes Period): A \$100 Visa gift card (terms and conditions apply). Approximate Retail Value: \$100. Odds of winning a prize depend on the number of eligible entries received during the applicable Monthly Sweepstakes Period. Limit: One (1) prize per person.

**For all prizes:** Prizes are non-transferable and no substitution will be made unless Sponsor, in its sole discretion, determines otherwise. Sponsor reserves the right to substitute a prize for one of equal or greater value should it become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Prizes will be fulfilled 8 – 10 weeks after winner confirmation.

**10. Release:** By receipt of any prize, the applicable winner agrees to release and hold harmless Sponsor, Michigan Credit Union League, Credit Union National Association, Administrator, and their respective subsidiaries, affiliates, board members, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of any prize.

**11. General Conditions:** Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Promotion, as determined by Sponsor in its sole discretion. Sponsor, in its sole discretion, reserves the right to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of these Official Rules or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may

be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

**12. Limitations of Liability:** The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use or misuse of any prize. Sponsor is not responsible for misdirected or undeliverable entries or for any technical problems, malfunctions of computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Sponsor and Administrator are not responsible for any typographical/other error in entries, selection announcement or for any liability for damage to any computer system resulting from participation in, accessing or downloading information in connection with this Promotion. If for any reason an entrant's Sweepstakes entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

**13. Disputes:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland 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 Promotion, 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 Sponsor in connection with the Promotion, 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.

**14. Entrant's Personal Information:** Information collected from entrant is subject to Sponsor's Privacy Policy <http://www.lovemycreditunion.org/files/love/1/file/LMCU%20Privacy%20Policy.pdf> and to Administrator's Privacy Policy <http://www.helloworld.com/privacy-policy>.

**15. Winner List:** For a winner list, visit [bit.ly/1AyS1zK](http://bit.ly/1AyS1zK). The winner list will be posted after winners are confirmed.

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