

## Official Rules for Checking Promotion

### **Eligibility:**

No Purchase Necessary to enter. Mutual Savings Credit Union's "Checking" (the "Promotion") is open only to persons who: (i) are legal U.S. residents in one of the 50 United States or the District of Columbia; and (ii) are 18 years of age or older as of the date of the deadline to enter the Promotion; and (iii) have a MSCU account in good standing. Officers, Directors, Employees of MSCU, and their immediate family members (spouse, parents, siblings, and children) are ineligible to win the Prize. The Promotion is void in those states where prohibited by law and is subject to all applicable federal, state, and local laws. By participating in the Promotion, you agree to the terms and conditions contained herein.

### **Prize:**

Three prizes will be awarded – one (1) 42" flat-screen television that the credit union will purchase; two (2) Apple® iPads. No substitutes, cash equivalents, or transfers of this Prize are permitted. Prize package must be picked up no later than August 30, 2010.

The winner may be required, as a condition of receiving the Prize, to provide MSCU with his or her social security number so that appropriate reports may be filed with the appropriate taxing authorities. The winner is responsible for any and all tax implications as a result of this Promotion.

### **How to Enter:**

You may enter the Promotion at any time between 12:00 a.m. on May 1, 2010 and 11:59 p.m. on June 30, 2010. To enter you must complete the entry form found at any of the eight (8) branch locations. You will automatically be entered in the promotion with the opening of any checking account excluding business checking accounts.

### **Drawing:**

The Promotion Prize drawing will be held no later than August 15, 2010. The Winner will be selected by a random drawing from all eligible entries. The drawing will be conducted by a judge or judges designated by MSCU. The odds of winning are dependent on the number of eligible entries received. You need not be present at the drawing to win.

### **Notification:**

The Winner will be notified by telephone or a letter sent to the address or by U.S. mail sent to the home address listed in MSCU's records within three (3) business days following the Promotion drawing. MSCU is not responsible for notifications that are misdirected or not received because of incorrect physical addresses. If MSCU, after reasonable effort, is unable to contact a Winner within ten (10) business days from the first notification attempt, that Winner may be disqualified and an alternate Winner may be selected. Any notification of Prize email returned as "undeliverable" will result in the immediate disqualification of the Winner and the awarding of the Prize to an alternate Winner.

### **Limitation of Liability:**

By participating in the Promotion, each entrant agrees that MSCU and its officers, directors, employees, agents, and representatives shall have no liability whatsoever to the entrant or others for injuries, losses or damages of any kind or nature arising out of or resulting from participation in the Promotion or the acceptance, possession, use or enjoyment of any Prize.

MSCU is not responsible for lost, late, or illegible entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay, theft, destruction, or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by MSCU. If, for any reason, the Promotion is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other cause(s) beyond the control of MSCU that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Promotion, MSCU reserves the right in its sole discretion to cancel, terminate, modify or suspend the Promotion.

MSCU reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does not comply with these Official Rules.

### **Consent to Publicity and Release:**

By entering the Promotion, you consent to the release of your name on the Winners List in the event that you win a Prize without further compensation, unless such is prohibited by applicable law. You agree to release and hold harmless MSCU, its directors, officers, employees, agents, and representatives from any and all claims of any kind arising directly or indirectly from any publication of the Winners List about the Promotion.