

### **“SAVE AND WIN!” OFFICIAL CONTEST RULES**

**OFFICIAL PROMOTION RULES:** 1. No purchase necessary / Membership is not required to participate in the prize drawing. 2. Eligibility for Promotion - Automatic entries: All Excel Federal Credit Union ("Credit Union") accounts in good standing that received an automatic and/or manual entry during the period beginning January 1, 2010, and ending December 31, 2010; Manual Entries: as provided herein. Participation is limited to eligible persons ages 24 or younger with U.S. citizenship. Minors (younger than 18) require parent or guardian approval to participate in this contest. By submitting any entry you agree to be bound by these Official Rules. The Promotion period begins on January 1, 2010, and ends on December 31, 2010, and applies to entries actually received by the Credit Union during this period. Board of Directors, Committee Members and Employees of the Credit Union, Credit Union Financial Services, Credit Union Business Services and their immediate families (spouses, parents, children, siblings and their respective spouses) and others that may be residing in the same household are not eligible. The winner will be notified by the Credit Union. If the prize is unclaimed, an alternate winner will be chosen. 3. Prize: The Credit Union will award one prize each month for a total of twelve (12) prizes consisting of the following: \$200 cash or an iPod® valued at \$200. 4. Automatic entry and eligibility for this prize promotion is based upon: maintaining \$200 in a Kids, Teen, or Young Adult Savings Account. Manual Entries: All other entries will be entered in the drawing to win this prize upon receipt of a written entry on a 3 x 5 card setting forth the entrant's name, address, home telephone number, work telephone number, cell number, email address, social security number, and place of employment. One entry per envelope for entries that are not automatic; no photocopied or mechanically reproduced entries accepted; and the Credit Union is not responsible for lost, late, undelivered, incomplete or postage-due entries. Manual entries must be received via US Mail by close of business day of each month to qualify for monthly drawing. For Automatic Entries: If there are multiple parties listed on an account, entry will be based on the first party named on the account in question regardless whether the account is a multiple party account; and regardless whether the transactions qualifying for this promotion are actually conducted by the first party named on the account. 5. To claim the prize, the winner must sign and return a release and an affidavit of eligibility and publicity release at the Credit Union at 5070 Peachtree Industrial Blvd, Norcross, GA 30071, within 14 days of notification, or the prize will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. Odds of winning are dependent on number of entries received. 6. Void where prohibited by law. All federal, state and local laws and regulations apply. 7. By accepting the prize, the winner consents to the use of his/her name and any minors name appearing on the account, and the city and state in which they reside and photograph or likeness for advertising and promotional purposes without compensation. 8. The winner is responsible for all federal, state, local or other taxes, or other assessments that may be associated with or imposed upon the winner of the prize in this promotion. The winner and/or joint account owner will be responsible for any travel or transport expenses related to acquiring the prize in this promotion. 9. Release of Claims: The winner, members of the winner's household, relatives and persons who use the prize awarded by the Credit Union, and such persons, heirs, assigns, executors, and administrators, release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, chooses in action and damages, which they have now or any time in the future arising from use of the prize, including personal injury or death. 10. The name of the winner(s) will be posted at the discretion of the Credit Union in branches and published in the Credit Union's newsletter, and other information resources (including the Credit Union's web site and facebook page). The winner(s) will be selected in a random

drawing by the eighth business day of each month for the preceding month from amongst all eligible entries received by close of business on the final business day of each month through 2010. The selection of the winner hereunder will be final. **STATE OF GEORGIA Prize Acceptance and Release, COUNTY OF GWINNETT**

The undersigned accepts the following prize awarded pursuant to Excel Federal Credit Union's Promotion: "SAVE & WIN Promotion" as set forth in the Official Rules, which are incorporated herein by reference.

No other prizes or consideration will be provided, and the Credit Union, nor any employee, officer, director or agent of the Credit Union has made any contrary representation or statement.

In consideration of this prize, the undersigned acknowledges and agrees to the official rules, which are attached hereto and incorporated herein by reference. Failure to comply with these requirements and time limitations voids the prize, and no substitution, or other consideration, will be owed to the undersigned by any party.

All persons who will use or participate in the prize have signed below. This prize is not transferable and cannot in any way be changed without the express written consent of the Credit Union and the undersigned winner.

The undersigned for themselves and all relatives, heirs, assigns, executors, and administrators release and exempt Excel Federal Credit Union and its directors, officers, employees, agents, or any person acting with the Credit Union's authority or with its permission such as, but not limited to, any photographer or video cameraman from any and all liability, claims, actions, demands, chooses in action and damages which they have now or may have at any time in the future arising from or in any way relating to the prize, or the use of the prize.

The undersigned also expressly acknowledges and agrees to the use of his/her name, as well as the minor's name on the account, and/or likeness in any news release, advertisement or other Credit Union communications without further compensation or consideration, the prize awarded being deemed sufficient consideration for all terms and conditions set forth herein or incorporated herein by reference. The Credit Union may copyright and use, reuse, publish and republish the undersigned's picture, portrait or other likeness, character, characterization or form with the undersigned's name or a fictitious name in any media for any reasonable purpose, including any printed matter prepared by/for or distributed by/for the Credit Union.

The undersigned waives any right to inspect or approve any publication, advertisement, copy or other printed matter or its use by or for the Credit Union. This release herein also includes any liability, claims, actions, demands, chooses in action, and damages relating to any publication, distortion, blurring, alteration, optical illusion, or use in composite form or otherwise that may occur or be produced intentionally or otherwise, even should this subject the undersigned to ridicule, scandal, reproach, scorn or indignity.

The undersigned warrants that he/she is at least the age of majority in the state in which they reside, and competent to contract in his/her own name as to all matters herein, or incorporated herein by reference.

\_\_\_\_\_(Seal)  
Winner

\_\_\_\_\_(Seal)  
Parent or Guardian Approval (required for winners ages 17 or younger)

\_\_\_\_\_  
Date