

United Financial Credit Union
Save to Win™ Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

1. How to Enter: The Save to Win™ Savings Promotion Raffle ("Raffle") begins on February 16, 2010 and ends December 31, 2010 ("Raffle Period").

Automatic Entries: An eligible member of a participating credit union automatically receives Raffle entries based upon the following:

Monthly Prize Drawing – One (1) entry monthly for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at month's end, with a maximum of ten (10) entries per month per member.

Grand Prize Drawing – One (1) entry monthly for every \$25 increase in the monthly balance for the member in a Qualifying Share Certificate Account at each month's end, with a maximum of ten (10) entries per month per member. Participating members are limited to a total of 120 entries during the Raffle Period for the Grand Prize Drawing.

Automatic Entries will be recorded by participating credit unions once the balance is calculated at month's-end, quarter-end, and December 31, 2010 processing. Qualifying deposits/balances must be received and posted by the participating Credit Union by midnight Eastern Time on the day of each month-end and the December 31st processing date. Automatic Entries are only eligible to win during the drawing period covered.

2. Qualifying Share Certificate Account: Participating credit unions will establish Qualifying Share Certificate Accounts. Rates and other terms and conditions of a Qualifying Share Certificate Account may vary at each institution. A participating member is limited to one (1) Qualifying Share Certificate Account at one (1) participating credit union, with a minimum opening deposit of \$25. Participating members may deposit unlimited funds in a Qualifying Share Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set forth in these rules.

3. Prize Eligibility: Corporations, limited liability companies, partnerships, associations, sole proprietorships, business and labor organizations, other public or private entities, and employees of participating credit unions are not eligible to receive Monthly or Grand Prizes. Officers, directors and vendors of the Credit Union are not eligible to receive Monthly or Grand Prize. Participation in the Raffle and eligibility to win prizes is limited to legal residents of the State of Michigan. All participants **must be at least eighteen (18) years of age, a legal resident of the State of Michigan, and a member, with a traditional share account, in good standing in the participating credit union.** To win a prize in a drawing, a participant's Qualifying Share Certificate Account must be open and active at the time of the drawing. A participating member is limited to winning one Monthly Prize per month. If the Qualifying Share Certificate Account is owned by more than one member, only the primary member is entitled to win a Monthly Prize. All transactions constituting Raffle entries must occur within the State of Michigan. Before receiving any prize, a participant must confirm eligibility by verifying identity, age and Michigan residency, as well as certifying that all transactions constituting Raffle entries occurred within the State of Michigan. If a member with a Qualifying Share Certificate Account is ineligible for the Raffle, such member will continue to be the account holder but deposits to the account will not constitute qualifying Raffle entries.

4. Prizes:

MONTHLY PRIZES: All Monthly Prizes are cash prizes and will be deposited in winner's traditional share account. Prizes may NOT be deposited in the member's Qualifying Share Certificate Account. As more specifically provided below, the Save to Win program will award fifteen (15) prizes each month to winning members. Drawings for Monthly Prizes will be conducted within fourteen (14) days of the conclusion of the previous month, for which valid entries will be determined. Winners will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable.

- ONE (1) WINNING ENTRY WILL BE RANDOMLY SELECTED TO RECEIVE A \$1,000 CASH PRIZE
- TWO (2) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A \$500 CASH PRIZE
- FOUR (4) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A \$250 CASH PRIZE

EIGHT (8) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A \$125 CASH PRIZE

GRAND PRIZE: One Grand Prize Drawing will be held on or before January 31, 2011. One Grand Prize winner will be selected from among all participants in the Raffle. Accordingly, there will only be one Grand Prize winner and there will not be a Grand Prize winner selected from the members of each participating credit union. The winner will be notified via telephone, email, or standard U.S.P.S. mail. The Grand Prize is non-transferrable.

ONE (1) WINNING ENTRY WILL BE RANDOMLY SELECTED TO RECEIVE A GRAND PRIZE OF \$100,000, TO BE DEPOSITED INTO THE WINNING MEMBER'S TRADITIONAL SHARE ACCOUNT.

MONTHLY CREDIT UNION PRIZES: All Monthly Prizes are cash prizes and will be deposited in winner's traditional share account. Prizes may NOT be deposited in the member's Qualifying Share Certificate Account. As more specifically provided below, United Financial Credit Union will award ten (10) prizes each month to winning members. Drawings for Monthly Prizes will be conducted within fourteen (14) days of the conclusion of the previous month, for which valid entries will be determined. Winners will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable.

FIVE (5) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A \$75 CASH PRIZE

FIVE (5) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A \$25 CASH PRIZE

5. **Odds:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Monthly Prizes that is equal to that of other entries within the same participating credit union. Each eligible entry shall have a chance of winning the Grand Prize that is equal to that of all other entries in the Raffle.

6. **Decisions:** By entering into the Raffle, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the participating credit unions as final. Entrants also agree to hold each participating credit union and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the "Parties"), and each of their officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Parties and each of their officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Raffle. The participating credit unions reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption.

7. **Publicity:** Each winner agrees to permit the Parties to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and prize amount will be given to other entrants upon request.

8. **Compliance with Law:** All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law provisions. This raffle is void where and to the extent prohibited by law.

9. **Taxes:** Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

10. **Miscellaneous:** The Parties may agree to substitute prizes of equivalent value, amend the rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify participants of any aspect related to the conduct of the Raffle. Written copies of these rules are available during normal business hours at any participating credit union location. A copy of the authoritative and updated rules are available at: www.michigansavingsraffle.org. In the event of any conflict between the rules posted on the www.michigansavingsraffle.org website and any other version of the rules, the version posted on the website will be considered the definitive and controlling version.

