

Official Rules

Official Rules - No Purchase Necessary

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

DATES OF PROMOTION: The "2009 Online Bill Pay Summer Sweeps" (the "Sweepstakes") begins at 12:01 a.m. Eastern Time (ET) on June 1, 2009 and ends at 11:59 p.m. ET on July 31, 2009 (the "Sweepstakes Period"), subject to the hours of operation of each participating financial institutions respective branch as further outlined under the "How to Enter" section of these official rules.

ELIGIBILITY: The Sweepstakes is open to consumers who are legal U.S. residents residing in any of the 50 United States or the District of Columbia, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Business entities are not eligible to participate. Employees and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not) of PSCU Financial Services (the "Sponsor"), and each of their respective parent companies, divisions, affiliates, contractors, subsidiaries, distributors, sales representatives, retailers, advertising and promotion agencies, and any others, including employees of any participating Financial Institution, engaged in the development, production, execution or distribution, of this Sweepstakes, including, but not limited to, the entities supplying the Prizes herein (the "Sweepstakes Entities"), are not eligible to participate. Sweepstakes is void in Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

HOW TO ENTER: There are two (2) ways to enter the Sweepstakes:

1. Online Entry: The maximum number of entries allowed during the Sweepstakes Period via the online method of entry is thirty (30) per person. There are two (2) ways to earn entries into the Sweepstakes via the online method: a) To qualify and earn three (3) entries into the Sweepstakes, end users of participating Financial Institutions must make a minimum of three (3) online bill payments during the Sweepstakes Period using Sponsor's Online Bill Payment Service. b) End users of participating Financial Institutions will also earn one (1) additional entry into the Sweepstakes for every additional online bill payment made during the Sweepstakes Period in excess of the minimum requirement of three (3) online bill payments. Limit of twenty seven (27) additional entries per end user.

2. Alternate Method of Entry (AMOE): Visit the Branch of any participating Financial Institution between open and close of business during the Sweepstakes Period. Then completely fill out an Official Entry Form in its entirety, including your first name, last name, age, complete address, city, state, zip code, home phone number (including area code) and email address (if any) and submit your entry form to a branch representative. Maximum number of entries allowed during the Sweepstakes period via AMOE is Thirty (30) per person. No mechanically or programmatically reproduced entries are permitted. Sponsor will not verify receipt of entries for entrants. All entries submitted become the sole property of Sponsor and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged Branch Entries. **For a list of participating branches and hours of operation, please visit <http://sweeps.pscufs.com/locations>.**

Regardless of the method used to enter the Sweepstakes, either via Online Entry or AMOE or a combination of the two, the maximum number of entries allowed during the Sweepstakes Period is Thirty (30) per bill pay account or person.

In the event of uncertainty as to the identity of an Online Entrant, the entrant will be deemed to be the holder of the applicable Financial Institution account accessed in each applicable Online Bill Pay session. In the event there is more than one holder of such account then the first person named on the account shall be deemed to be the entrant. If neither is applicable or reasonably ascertainable, the entry may be voided altogether by the Sweepstakes Administrator in its sole discretion.

DRAWINGS: There will be one hundred and forty three (143) random drawings held for the Sweepstakes conducted by the National Sweepstakes Company, an independent judging organization, whose decisions are based upon their sole discretion and interpretation of these Official Rules, and are final and binding in all respects. The one hundred and forty three (143)

drawings will be held as follows:

1. **Overall Drawing:** On or about August 26, 2009, Grand, First and Second Prize winners will be randomly selected from among all eligible entries received during the Sweepstakes Period. Odds of winning are dependent upon the total number of eligible entries received during the Sweepstakes Period.
2. **Financial Institution Drawings:** On or about August 26, 2009, One (1) Prize winner will be selected from each participating Financial Institution. The Prize Winner will be randomly selected from amongst all eligible entries received from that particular Financial Institution. A total of one hundred and forty two (142) Financial Institution prizes will be awarded. Odds of winning are dependent upon the total number of eligible entries received for each participating Financial Institution during the Sweepstakes Period.

Potential winners will be notified by phone, email or mail.

PRIZES:

A. Overall Drawing Prizes:

Grand Prize: One (1) Grand Prize of \$10,000 cash will be awarded. The total Approximate Retail Value (the "ARV") of the Grand Prize is \$10,000.

First Prize: One (1) First Prize of a \$1,500 Montrose Travel Certificate will be awarded. Travel Certificate may be used at winner's sole choosing to purchase any service provided by Montrose Travel (including, but not limited to, Airfare, Lodging and Ground Transportation) prior to the expiration date of 9/30/10. **All travel must be completed by 9/30/10. Travel Certificate must be used in conjunction with a Montrose Travel booking, and therefore is not redeemable for travel booked through an agency or travel supplier other than Montrose Travel.** All services provided by Montrose Travel are subject to space availability at time of request. Blackout dates (including holidays) and other restrictions may apply. First Prize winner is solely responsible for determining and obtaining, each at his/her own cost any required travel documents (including, but not limited to valid photo ID, Passports, etc.) that are required in conjunction with any Montrose Travel Service redeemed in association with the First prize. All expenses and incidental travel costs not expressly stated in these official rules, or included within the Montrose Travel Voucher, including but not limited to, meals and personal charges at lodging, are the sole responsibility of the First Prize winner. The total ARV of the First Prize is \$1,500.

Second Prizes: Two (2) Second Prizes of a Garmin nüvi® 765T GPS unit will be awarded. The ARV of each Second Prize is \$500. The total ARV of all Second Prizes to be awarded is \$1,000.

The total ARV of all Overall Drawing prizes to be awarded is \$12,500.

B. Financial Institution Prizes:

Financial Institution Prizes: One (1) Prize of \$100 cash will be awarded for each of the one hundred and forty two (142) participating Financial Institutions. A total of two hundred (200) Financial Institution Prizes will be awarded in the Sweepstakes. The total ARV of all Financial Institution Prizes to be awarded is \$14,200.

No prize substitution or cash redemption, except at Sponsor's sole discretion. Prizes are not transferable prior to award. Sponsor reserves the right to substitute a prize of equal or greater value. Any difference in the stated ARV of Second Prizes and the actual value of the Second Prizes will not be awarded. All taxes on any prize are the sole responsibility of the winner(s). Grand and First Prizes are taxable as income and winner(s) are responsible for all applicable federal, state and local taxes. **Limit of one prize per person.** No more than the number of prizes set forth in these Official Rules will be awarded. All prizes will be awarded.

PRIZE CONDITIONS: Except where prohibited, potential Grand and First Prize Winners must sign and return within seven (7) days of receipt, an affidavit of eligibility/liability/publicity release (the "Release") and an IRS Form W-9 in order to claim their prize. If potential Grand and/or First Prize Winner fails to return the signed Release and/or IRS Form W-9 within seven (7) days of receiving it, potential Grand and/or First Prize Winner forfeits their right to the Prize and another winner will be selected. **Potential Grand and First Prize Winners must report income to the Internal Revenue Service. In the event it is deemed during the verification process that potential Grand and/or First Prize Winner does not have a**

unique, personal and valid social security number for Sponsor to report the tax liability associated with acceptance of the prize, potential Grand and/or First Prize Winner will be disqualified and another winner selected. Valid social security numbers will be determined by IRS requirements. Potential Prize Winners consent to Sponsor's use of their names, likenesses, biographical information, and voices in advertising worldwide without additional compensation (TN residents will not be required to sign a publicity release as a condition of winning a prize). All taxes on the Grand and First Prize are the sole responsibility of the Grand and First Prize winners.

SWEEPSTAKES CONDITIONS: This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other entrants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor or the Sweepstakes Administrator which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and randomly draw from those entries received up to the cancellation/suspension date. **CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

NO LIABILITY: By entering, entrants and winners agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes-related activity or participation in this Sweepstakes.

WINNER'S LIST/RULE REQUEST: To receive a list of the prize winners or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope by September 31, 2009 to: "2009 Summer Sweeps", P.O. Box 10505, Rochester, NY 14610. Please specify "Rules" or "Winner List." You may also view the rules at the Branch Location or website of each participating Financial Institution.

SWEEPSTAKES ADMINISTRATOR: This Sweepstakes is being administered by The National Sweepstakes Company, 693 East Ave., Rochester, NY 14607, an independent judging organization, who is responsible for overseeing the awarding of all prizes, and whose decisions will be final regarding the conduct of this Sweepstakes.

SPONSOR: This Sweepstakes is being sponsored by PSCU Financial Services, Inc., 560 Carillon Parkway, St. Petersburg, FL 33716.

This offer shall not be published without the written permission of the Sponsor.