

Ent Federal Credit Union
Make Your Own Advertisement for the "Freedom Is..." Campaign
Online Social Media Sweepstakes
Official Rules

1. **No purchase is necessary to enter the Make Your Own Advertisement for the "Freedom Is..." Campaign Online Social Media Sweepstakes.**
2. Each entry will have an equal chance of winning.
3. Sponsor: Ent Federal Credit Union is the sponsor of the sweepstakes. The credit union's business address is 7250 Campus Drive, Colorado Springs, CO 80920.
4. Sweepstakes Period: Sweepstakes entries will be accepted from June 30, 2009 after 11:00 a.m. Mountain Daylight Savings Time through 5:00 p.m. Mountain Daylight Savings Time on July 10, 2009.
5. Eligibility: To qualify for the sweepstakes, all entrants must be at least 13 years of age. Once submitted, entries become the sole property of the credit union and only the winner will be specifically acknowledged. A "Freedom Is.." phrase may not be duplicated and will be considered a single entry. In the event the same phrase is submitted by two individuals, the entry submitted at the earliest point in time (based on the Twitter or Facebook time stamp on their entry) will be considered. Credit union employees, officials, and members of their immediate families are not eligible to participate in this sweepstakes. By entering the sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.
6. Prize Drawing: One winner, chosen from all eligible entries, will receive a \$100 VISA gift card. Please see the "Consumer Disclosure" section below for the information regarding your odds of winning.
7. Liability/General Rules: The credit union is not responsible for any loss that may occur in connection with the sweepstakes. Entrant agrees to hold the credit union harmless from any liability arising from the participation in the sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The credit union and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of the entrants and/or winner arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the sweepstakes. The credit union is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the sweepstakes. Prize cannot be substituted, assigned or transferred by winner. The credit union reserves the right to substitute a prize of equal or greater value should the featured prize become

unavailable for any reason. The credit union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of prize.

8. Collection of Award: Prize winner will be decided at the conclusion of the sweepstakes period. Gift card mailed or distributed to contestant by August 1, 2009.
9. Tax Issues: The credit union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax consequence (if any) of the prizes and will be required to furnish a taxpayer identification number prior to claiming any prize.
10. Publicity Authorization: Each winner agrees to permit the credit union to utilize his/her name and likeness in promotional and other credit union materials without additional compensation or permission, except where prohibited by law. Each entrant authorizes Ent Federal Credit Union to use any entry at the credit union's sole discretion for future advertisement or publication purposes and relinquishes all rights to any future compensation or remuneration based on such use.
11. Arbitration: Except where prohibited by law, as a condition of participating in this sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded, shall be resolved individually, without resorting to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrants actual out-of-pocket expenses (i.e., cost associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.
12. Choice of 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 credit union in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Colorado, USA, without regard to choice of law rules.
13. Consumer Disclosure: Odds of winning are based upon the number of entries. Based upon the credit union's estimate of 100 entries, the odds of winning are 1 in 100.



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