

Official Rules - Bill Pay Contest (June-August 09)

NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES.

EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

Police Federal Credit Union is the sponsor of the Sweepstakes. The Police Federal Credit Union address is: 9100 Presidential Parkway, Upper Marlboro, MD 20772.

Sweepstakes Period: June 1st, to August 31st, 2009

Part I - June 1st – June 30th: Sweepstakes starts June 1st at 12:00 a.m. EST and ends June 30th at 11:59 p.m. EST.

Part II - July 1st – July 31st: Sweepstakes starts July 1st at 12:00 a.m. EST and ends July 31st at 11:59 p.m. EST.

Part III - August 1st – Aug 31st: Sweepstakes starts August 1st at 12:00 a.m. EST and ends August 31st at 11:59 p.m. EST.

Eligibility: To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a member in good standing with the Police Federal Credit Union. Police Federal Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Sweepstakes Rules and the decisions of the Police Federal Credit Union. Sweepstakes void where prohibited by law.

Sweepstakes Entries: Members may enter the drawing by signing up for Police FCU Online Bill Pay and paying at least three bills online or by legibly printing their name, account number, address, phone number, email address, date of birth, and the words "Online Bill Pay Promotion 09" on a 3" x 5" card and mailing it to "Online Bill Pay Promotion 09" attention: Marketing Dept., 9100 Presidential Parkway, Upper Marlboro, MD 20772 (one entry per envelope). Only one entry per member per month will be accepted, either automatically by completing 3 or more online bill payments or by mailed entry. Multiple entries will be disqualified. If an entry form is drawn, but judges are unable to determine the winner because of illegible writing, that entry form will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Proof of mailing does not constitute proof of delivery. The Police Federal Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of the Police Federal Credit Union and will not be acknowledged or returned. Members may sign up and pay their bills on any personal computer with Internet access. We encourage members to use computers they know to be secure. No paper copies or other mechanical reproductions will be accepted as entries. The Police Federal Credit Union is not responsible for lost, late, incomplete, or misdirected entries. Mailed entries must be received by the last day of the month to be included in current month's drawing.

Prize Drawings: We will draw one winner per month from the members who made three or more online payment in the months of June, July and August, 2009.

Sweepstakes Prize value, \$100, will be reported to the IRS and may be taxable as income to the prize recipient. Winner/Prize recipient is solely responsible for all applicable federal, state and local taxes on the prize.

Drawings will be held the first week of the following month. iPay Technologies will randomly select

the winner for the month.

Winners need not be present and will be notified by phone, mail and/or email. Contestants cannot win more than once during the life of the contest. A complete list of winners will be available upon request. Throughout the entire contest, there will be only one winner per household per drawing.

Liability/General Rules: The Police Federal Credit Union is not responsible for any loss, which may occur in connection with the Drawing. Entrant agrees to hold the Police Federal Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Police Federal 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 entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. The Police Federal Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. The Police Federal 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 a prize.

Tax Issues: The Police Federal Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.

Publicity Authorization: Each winner agrees to permit the Police Federal Credit Union to utilize his/her name and likeness in promotional and other Police Federal Credit Union materials, without additional compensation or permission, except where prohibited by law.

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 resort 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 entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

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 Police Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the state of Maryland, USA, without regard to choice of law rules.

Consumer Disclosure: Odds of winning depend upon number of entries received.