

PSCU
CURewards® Credit Union Magic Minute Sweepstakes
Official Rules

NO PURCHASE, ENTRY FEE OR CASH ADVANCE NECESSARY TO ENTER OR WIN.
NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

SWEEPSTAKES OPEN TO ELIGIBLE CREDIT OR DEBIT CARDHOLDERS, ENROLLED IN A PARTICIPATING CREDIT UNION CUREWARDS PROGRAM, WHO ARE LEGAL RESIDENTS OF THE 50 UNITED STATES, D.C. OR PUERTO RICO, 21 YEARS OF AGE OR OLDER AT TIME OF ENTRY. VOID WHERE PROHIBITED.

ELIGIBILITY: Sweepstakes open to eligible credit and debit cardholders who are legal residents of the 50 United States, D.C. or Puerto Rico, 21 years of age or older at time of entry, who are enrolled in a participating Credit Union CURewards Program. Employees of PSCU ("Sponsor"), operating and participating credit unions, their affiliate organizations or service organizations, agencies, Marden-Kane, Inc. and their immediate families (spouse, parents, IRS dependent, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are ineligible. Sponsor reserves the right to verify eligibility qualifications of any winner. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sweepstakes is subject to all applicable, federal, state, local laws and regulations. Void in U.S. Virgin Islands and U.S. military bases outside the 50 U.S. states/D.C. and Puerto Rico, and wherever else or otherwise prohibited by law.

TIMING: The CURewards® Credit Union Magic Minute Sweepstakes (the "Sweepstakes") begins at 12:00:01 a.m. Eastern Daylight Time (EDT) on June 20, 2016 and ends at 11:59:59 p.m. EDT on September 25, 2016 ("Sweepstakes Period"). The Sweepstakes consists of seven (7) separate Entry Periods (each an "Entry Period"). Please refer to Random Draw Table in Rule 1 listed below for prizes and schedule for each Entry Period. Sponsor's computer is the official timekeeper for this Sweepstakes.

RULE 1. RANDOM DRAW TABLE

	Entry Period	Entry Received By	Drawing Date	Prizes
1	6/20/16 12:00:01 a.m. EDT– 7/3/16 11:59:59 p.m. EDT	7/03/16 11:59:59 p.m. EDT	7/18/16	One (1) Grand Prize Trip for 2 to Chicago and merchandise
2	7/4/16 12:00:01 a.m. EDT – 7/17/16 11:59:59 p.m. EDT	7/17/16 11:59:59 p.m. EDT	8/1/16	One (1) Grand Prize Trip for 2 to Chicago and merchandise
3	7/18/16 12:00:01 a.m. EDT – 7/31/16 11:59:59 p.m. EDT	7/31/16 11:59:59 p.m. EDT	8/15/16	One (1) Grand Prize Trip for 2 to Chicago and merchandise
4	8/1/16 12:00:01 a.m. EDT – 8/14/16 11:59:59 p.m. EDT	8/14/16 11:59:59 p.m. EDT	8/29/16	One(1) Grand Prize Trip for 2 to Chicago and merchandise
5	8/15/16 12:00:01 a.m. EDT – 8/28/16 11:59:59 p.m. EDT	8/28/16 11:59:59 p.m. EDT	9/12/16	One (1) Grand Prize Trip for 2 to Chicago and merchandise
6	8/29/16 12:00:01 a.m. EDT – 9/11/16 11:59:59 p.m. EDT	9/11/16 11:59:59 p.m. EDT	9/26/16	One (1) Grand Prize Trips for 2 to Chicago and merchandise
7	9/12/16 12:00:01 a.m. EDT- 9/25/16 11:59:59 p.m. EDT	9/25/16 11:59:59 p.m. EDT	10/10/16	One (1) Grand Prize Trips for 2 to Chicago and merchandise

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

1. Eligible CUREwards cardholders who register their contact information on the CUREwards website at www.CUREwards.com will receive one (1) Entry for making a minimum of three (3) qualified purchases (**Transactions routed to the issuer's processor as signature transactions only**), net of returns, charged to any of their participating credit union credit or debit card accounts during the Sweepstakes Period and will be automatically entered into the Random Drawing for that Entry Period. For each subsequent Entry Period, if a cardholder makes a minimum of three transactions using their CUREwards program credit and/or debit card, they will automatically earn an Entry into the next subsequent Random Drawing. All qualifying entries will rollover to subsequent Random Drawings. Account adjustment transactions/returns, Automatic Teller Machine (ATM) withdrawals, finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges are not considered eligible transactions for Sweepstakes Entry. Entries from unauthorized card use or purchases made on cards that have not been enrolled by a participating Credit Union as a CUREwards member or made with lost, stolen or fraudulent credit or debit cards are void.
2. To enter without a purchase or obligation: Register your contact information online at: www.CUREwards.com and you will be required to answer the questions listed on the form regarding use of your credit union's products and services. There is a limit of two (2) Entries per each Entry Period and fourteen (14) Entries allowed per person for the entire Sweepstakes Period regardless of method of entry and all Entries must be received by the dates listed in Random Draw Table in Rule 1. The registration of your contact information and the use of your credit union credit or debit card to make a purchase and/or your submission of an alternate online method of entry constitute your consent to participate in this Sweepstakes. Multiple entrants are not permitted to share the same email address. Proof of submission of the online Entry (such as a copy in a "sent" folder) does not constitute proof of receipt to serve as the Sweepstakes Entry. Automated and/or repetitive electronic submission of Entries (including but not limited to Entries made using any script, macro, bot, or Sweepstakes service) will be disqualified and transmissions from such automated and/or repetitive electronic sources may be blocked. Entries generated by these or by any other automatic or mechanical means are void.

RANDOM DRAWINGS DETAILS: Random drawings will be held according to the dates and times listed in Random Draw Table Rule 1 above from all eligible Entries received by Marden-Kane, Inc., an independent judging organization at Woodbury, NY, USA. Decisions of the judges are final on all matters relating to this Sweepstakes. Limit one Grand Prize per person/family/household. Estimated odds of winning: Grand Prize: 1:30,000; however, the actual odds will depend on the number of eligible Entries received for each drawing. Prizes are nontransferable and no substitutions are allowed except by the Sponsor (as noted below) who reserves the right to award a prize of equal or greater approximate value and comparable use for any reason.

PRIZES: Seven (7) Grand Prizes: A 3 day/2 night trip for Grand Prize winner and guest to Chicago, IL. Grand Prize package includes: roundtrip coach transportation to/from Chicago from major airport nearest winner's home, hotel accommodations (single room, double occupancy), and meals. Approximate Retail Value ("ARV") \$2,000; "Run the Warehouse Dash" event for an average of \$5,000 in merchandise. Note: merchandise average is based on similar events and may be under or over the estimated amount. Actual amount received by winner may differ. If the amount of merchandise won in the "Warehouse Dash" is different than the \$5,000 average stated in these Official Rules, winner will only be entitled to the value of the actual merchandise won (regardless of amount). Trip must be taken by date specified by Sponsor. Trip must be accepted by winner "as is" and must be taken at time and

flight itinerary specified by Sponsor or prize will be forfeited in its entirety. Upon forfeiture no compensation will be given. Any changes made to hotel accommodations or air travel will be at the expense of the winner. Sponsor will not replace any lost, mutilated, or stolen tickets, travel vouchers or certificates. ARV of Grand Prize package is \$7,000 each. Sponsor will also provide each Grand Prize Winner with a check for \$2,000 that may be used for the payment of income taxes. **ARV of Grand Prize including payment for income taxes is \$9,000 each. Total ARV of all prizes to be awarded: \$63,000.** Actual value of prize package may vary based on dates of travel and point of departure and amount of merchandise. Any difference between actual value and stated value herein will not be awarded in cash. Certain restrictions/blackout dates may apply. Winner and travel companion must travel together on the same itinerary. Winner and travel companion must possess a government issued valid photo ID or other required documentation needed to travel. Airline tickets are non-refundable/non-transferable and are not valid for upgrades or frequent flyer mileage accrual. No refund or compensation of expenses incurred will be made in the event of the cancellation or delay of any flight except at the sole discretion of the Sponsor. If a winner lives within 150 miles of Chicago, ground transportation to and from winner's home may be provided in lieu of airline travel and no compensation will be provided for the difference in prize value. Sponsor reserves the right to substitute the prize for one of equal approximate retail value or comparable use for any reason. Any photograph of a Prize used in promotional materials that could be won during the Warehouse Dash, is for illustrative purposes only. Actual models, details and components of the Prize awarded may differ from the Prize being advertised. The winners are responsible for providing travel insurance (and all other forms of insurance) that they may wish to obtain (at their own expense) and hereby acknowledge that the Sponsor has not and will not obtain or provide travel insurance or any other form of insurance. All other expenses not stated herein as part of the prize are the winner's sole responsibility. All federal, state or local income, sales and use taxes or other taxes, baggage fees, ground transportation, gratuities or additional service fees not expressly included above are the responsibility of the winners. Winner is responsible for payment of all applicable income taxes on prize and will receive a 1099 Tax Form for the actual value of the prize to file with the IRS for the 2016 tax year. SPONSOR MAKES NO WARRANTY, REPRESENTATION OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, WHETHER NOW KNOWN OR HEREINAFTER ENACTED, RELATIVE TO THE USE OR ENJOYMENT OF THE PRIZE, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. The winner shall bear all risk of loss or damage to their Prize after it has been delivered. Neither Sponsor nor any of its designated supplier companies will be responsible for Prizes shipped to the intended Confirmed Winner that are lost, stolen, misdirected or used without permission, and such Prizes in question will not be replaced. No more than the stated number of prizes will be awarded. In the event that production, technical, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

GENERAL CONDITIONS: All materials submitted become the sole property of the Sponsor and will not be returned. Potential prize winners will be notified by mail, phone and/or email and must sign and return an Affidavit of Eligibility/Release of Liability/Prize Acceptance Form, and (where legal) a Publicity Release within five (5) days of attempted notification. Grand Prize Winners must also submit a Travel Release and Travel Companion Release form prior to traveling. The Affidavit/Travel Release Forms are subject to verification by Sponsor. Companion traveling with a Grand Prize winner must be the age of majority in his/her state of residence at time of Grand Prize trip unless he/she is the child of the Grand Prize winner, in which case the Grand Prize winner must sign a release on his/her behalf. If guest is the child of the Grand Prize winner, child must be at least 13 years of age at the time of travel. The awarding of the prize is contingent on each individual's full compliance with these Official Rules, as determined by Sponsor in its sole discretion. If winner is found to have falsified any data or material, the winner forfeits his/her prize and is disqualified, and an alternate winner will be selected according to the original winner selection method. If prize notification is undeliverable or if potential winner does not comply within the

applicable time period as stated above, he/she will be disqualified and an alternate winner selected. Releasees as defined below are not responsible if a Potential Winner does not receive the Winner Notification forms or corresponding Prize because a fraudulent e-mail address or other inaccurate contact information was provided or if the e-mail sent to a potential prize winner is misdirected or bounces back or is intercepted by SPAM or other e-mail filters.

Acceptance of Prize constitutes permission to the Sponsor and its agencies to use winner's name, city, state, comments, photograph, voice and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web in perpetuity without notice, review or approval, unless prohibited by law. Each winner, who is an eligible credit or debit card cardholder of a participating credit union, must have an account in good standing in accordance with the terms described in the Credit Card Agreement, Credit Union Provisions, and CUREwards Program Rules and Conditions in order to receive the Prize. In the instance of co-applicant cardholders, the winner is the primary cardholder. Grand Prize Winner and companion, if applicable, will be required to complete a Waiver and General Release of Liability Form agreeing to all its terms and conditions before they are allowed to participate in the Magic Minute Warehouse Dash to take place at Hinda Warehouse in Chicago. Sponsor may require written proof from Grand Prize Winner's physician that Winner is in good physical health before they can participate in the Magic Minute Warehouse Dash. Sponsor assumes no responsibility for any cancelled, rescheduled, delayed or postponed prize related events in whole or in part. In such case, the remainder of the trip details will serve as the prize in its entirety. By participating in this promotion, entrants agree to be bound by the Official Rules of this Sweepstakes and CUREwards Program Rules and Conditions and the decisions of the judges. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control.

Entrants agree to indemnify and hold harmless the Sponsor, its parent, affiliates, subsidiaries, divisions, advertising and promotion agencies, Marden-Kane Inc. and all of their respective employees, directors, officers, shareholders, agents, successors and assigns (collectively "Releasees"), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of the Prize that may be awarded. Releasees are not responsible for printing, typographical, human or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of prizes; or for stolen, lost, late, corrupted, misdirected, damaged, incomplete, undecipherable entries; or for transactions that are lost, misdirected, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason, including computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. If for any reason the Sweepstakes is not capable of running as planned for reasons which may include without limitation time of war, national emergency, accident, dangerous weather conditions, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism or other matters beyond the Sponsor's reasonable control (each a "Force Majeure" event), that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Sweepstakes and the Sweepstakes is not capable of being conducted as described in these Official Rules, Sponsor shall have the right, at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes and select the prize winners in a random drawing from entries received prior to action taken, or as otherwise deemed fair and appropriate by Sponsor.

If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing

to award the prizes using all transactions and entries received as of the termination date. Sponsor reserves the right to prosecute any individual suspected of tampering with the entry process to create fraudulent entries or to disrupt the operation of the Sweepstakes. Sponsor reserves the right at its sole discretion to disqualify any entrant to be acting in any manner deemed by Sponsor to be in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive way, or with intent to annoy, abuse, threaten or harass any other person. **CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.** Sponsor's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision

In the event a Prize winner (and/or his or her guest) engage in behavior that (as determined by Sponsor or any prize provider in its or their sole and absolute discretion) is obnoxious, inappropriate, or threatening, illegal or that is intended to annoy, abuse, threaten or harass any other person, Sponsor reserves the right to terminate the Prize or other applicable experience early.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by Sponsor for the purpose of administering the Sweepstakes only. Sponsor shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Sponsor to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review PSCU's privacy policy please go to <http://www.pscu.com/privacy>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of Florida, without giving effect to any choice of law or conflict of law rules (whether of the State of Florida, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Florida.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Released Party, claims and causes of action arising out of or connected with this Sweepstakes, or the Prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For individual copy of Official Rules log onto www.CUMagicMinute.com.

WINNERS' LIST: A list of winners will be available online at: www.CUMagicMinute.com

Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

Administrator: Marden-Kane, Inc., 611 Rockland Rd, Ste 204, Lake Bluff, IL 60044.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from PSCU, please phone 1-800-654-7728 or write to PSCU P. O. Box 31216 Tampa, FL 33631.