

Lacamas Community Credit Union

Visa Holiday Promotion 2009

OFFICIAL RULES

1) **Contest Sponsor:** Lacamas Community Credit Union

2) **Eligible Participants:** Current Members of Lacamas Community Credit Union who are 18 years of age or older; and who are U.S. Citizens or non-U.S. Citizens who pay U.S. taxes. Subject to paragraph 5 below.

3) **To Enter:** The contest begins November 1, 2009 and ends on December 25, 2009. Eligible Participants are automatically entered into the random drawing by making purchases with their LCCU Visa[®] credit card, one entry per purchase transaction. See paragraph 11 below for an available "no deposit necessary" exception.

4) **Drawing:** Lacamas Community Credit Union will conduct a random drawing to select contest winners on or about December 28, 2009 from all eligible entries received between November 1, 2009 and December 25, 2009. Odds of winning are based upon number of entries. The credit union reserves the right to end the drawing at any time without notice or to make adjustments to the timing and amount of prize at any time without notice.

5) **Eligibility Exceptions and General Terms:** Employees and volunteer officials of Lacamas Community Credit Union and its affiliates, their immediate families (spouse, parents, children, siblings, and their spouses), and individuals living in the same household of each of the above are ineligible. Additionally, any member who has now or in the past defaulted under a Lacamas Community Credit Union agreement, or otherwise caused a loss to the credit union are also ineligible. Lacamas Community Credit Union organization and business accounts are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest is subject to all applicable federal, state (Washington), and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of Lacamas Community Credit Union. By participating, entrants agree to these official rules and accept decisions by Lacamas Community Credit Union as final. Entrants also agree to the use of their name and photograph in any Lacamas Community Credit Union publication or website if chosen as a prize winner.

6) **To Claim Prizes:** The potential winner will be notified by phone. If a potential winner cannot be reached within seven (7) days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. The prize winner may not transfer their prize to any other party prior to acceptance.

7) **Limitation of Liability:** Lacamas Community Credit Union does not in any way endorse, warrant, or assume liability for the prize offered in this contest. Lacamas Community Credit Union is not responsible for printing or typographical errors in any contest related materials; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. Lacamas Community Credit Union reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by Lacamas Community Credit Union in its sole discretion. By participating, entrants agree to release, discharge, indemnify, and hold Lacamas Community Credit Union and its affiliates, and each of their respective officers, directors, employees, representatives, and agents harmless from and against any claims made by winners, entrants, the creditors of winners and entrants, or any other third parties, related in any way to the operation of this contest, including, without limitation, as a result of entrant's or winner's late payment of, or failure to pay, any of his/her debts, 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 contest-related activity or participation in this contest. See paragraph 8 for additional details.

8) **Prize Disclosure:** Lacamas Community Credit Union will award three prizes in value of \$100 and one prize in value of \$500. Lacamas Community Credit Union is not responsible for potential damage, loss, misdirection, or theft that may occur as a result of shipment of prize. Please allow 4-8 weeks for delivery. Lacamas Community Credit Union also does not make any implied or express warranties for the function of the prize. Lacamas Community Credit Union reserves the right to substitute a prize of equal or greater value if a prize cannot be awarded as described for any reason.

9) **Winner Listing:** The winner's name may be printed without compensation in Lacamas Community Credit Union's newsletter and may also be posted online on our website.

10) **Other:** The contest is not sponsored, endorsed, or related to Visa USA.

11) **"No Deposit Necessary" Exception to Enter:** Persons meeting the general eligibility requirements in paragraph 2 above may enter the random drawing. To enter, send a note with your name, address, and phone number to ATTN: Holiday Credit Card Promotion at P.O. Box 1108, Camas, WA 98607. Entries will be entered into the prize drawing after Lacamas Community Credit Union is in receipt of the note or entry form between the dates of November 1, 2009 and December 25, 2009. Persons qualifying under this paragraph are eligible to submit only one entry to the drawing.