



OFFICIAL PRIZE ENTRY RULES

1. No purchase necessary to enter or win.
2. How to enter:
 - a. Neighborhood Credit Union's "Prize Savings Account" Prize-based Savings Sweepstakes Account begins July 1, 2007 and will continue on an ongoing basis. ("Prize-based Savings Account Sweepstakes Period").
 - b. **TO ENTER AUTOMATICALLY:** A Neighborhood Credit Union member automatically receives Prize-based Savings Account Sweepstakes entries based on the following:
 - i. One (1) entry for every \$25 in weekly average daily balance in your Prize Savings Account at each week-end for weekly prizes.
 - ii. One (1) entry for every \$25 in monthly average daily balance in your Prize Savings Account at each month-end for monthly prizes.
 - iii. One (1) entry quarterly for every \$25 in monthly average daily balance in your Prize Savings Account at the end of each quarter for quarterly prizes.
 - iv. One (1) entry annually for every \$25 in monthly average daily balance in your Prize Savings Account at the end of the calendar year for an annual Grand Prize to be presented in January.
 - v. Automatic entries will be recorded by the Credit Union once the average balance is calculated during week and month-end processing. Qualifying deposits/balances must be received and posted by the Credit Union by midnight Central Standard Time on the day of each month-end or each Saturday for weekly prizes. Automatic entries are only eligible to win during the drawing period covered.
 - c. **TO ENTER WITHOUT MAKING A DEPOSIT INTO A PRIZE-BASED SAVINGS ACCOUNT:** For Neighborhood Credit Union Members who are not enrolled in the Prize-based Savings Account, once a week, you can print your name, address, city, state, zip code and day and evening telephone numbers on a 3 x 5 card, along with the words, "Neighborhood Credit Union Prize-based Savings Account Prize Entry" and mail it to: Neighborhood Credit Union, 13649 Montfort Drive, Dallas, TX 75240, Attn: Marketing. Each handwritten entry will be deemed received by the Credit Union when it is time and date stamped by Credit Union personnel. Only one entry per week per member will be accepted. Multiple entries are void, and if a handwritten entry is declared a monthly winner, but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. Each handwritten entry will receive one chance to win within each drawing period. All handwritten entries must be received by 5:00 pm Central Standard Time on the last business day of each week. Each member who enters by submitting a handwritten entry will automatically be entered once into the monthly drawing for the month in which they submitted an entry, once into the quarterly drawing

for the quarter in which they submitted an entry, and once in the annual drawing if a handwritten entry is submitted anytime during the year, provided the entrant is still a Neighborhood Credit Union member in good standing at the time of the drawing. All entries (whether automatic or handwritten) become property of the Credit Union and will not be returned. Making a deposit via a Prize-based Savings Account will not improve an individual entry's chances of winning over the postcard entry.

3. **PRIZED-BASED SAVINGS ACCOUNT SWEEPSTAKES DRAWINGS.** There will be fifty-two (52) weekly drawing periods per calendar year: Sunday through Saturday is considered a weekly period. The weekly drawing will be held the first business day following the qualifying period. There will be twelve (12) monthly drawing periods per calendar year: January 1 through January 31, February 1 through February 28 (in leap years, February 1 through February 29), March 1 through March 31, April 1 through April 30, May 1 through May 31, June 1 through June 30, July 1 through July 31, August 1 through August 31, September 1 through September 30, October 1 through October 31, November 1 through November 30, and December 1 through December 31. There will be twelve (12) monthly drawings held within the first 10 business days of the month following each monthly drawing period. There will also be four (4) quarterly drawing periods per calendar year: January through March, April through June, July through September, and October through December. There will be one (1) Quarterly Prize drawing held with the first 10 business days of the quarter following each quarterly drawing period. Additionally, there will be one (1) Grand Prize drawing held annually in January of each year. After each monthly drawing all entries will be disposed of for purposes of the following monthly drawing, and entry qualifications will be based on the Prize-based Savings Account's current standing. The time of each drawing will be determined at the Credit Union's sole discretion. Non-winning entries received during each drawing period will not be eligible for any subsequent Prize-based Savings Account Sweepstakes Drawings. In each drawing, the winner(s) will be randomly selected from eligible entries. All drawings shall be conducted by the independent auditing firm of Credit Union Resources, Inc. to ensure fairness and compliance with all applicable rules and regulations.
4. **PRIZES.** One (1) Prize-based Savings Account Prize will be awarded for each Prize-based Savings Account Sweepstakes Weekly Period. Weekly Prizes include cash valued at (1) \$1,000 prize. Twelve (12) Prize-based Savings Account Prizes (one per drawing) will be awarded for each Prize-based Savings Account Sweepstakes Monthly Period. Monthly Prizes include cash or merchandise valued at: (2) \$300 prizes, (3) \$200 prizes, (4) \$100 prizes, (2) \$50 and (195) \$5 prizes. During the months of April, July and October, one (1) \$10,000 prize will be awarded for the previous month's Prize-based Savings Account Sweepstakes Monthly Period. Winners will be contacted on the day of the drawing based on available member contact information and need not to be present to win. Prizes are not transferable. Each winner must provide the Credit Union with valid identification and a valid taxpayer identification number or Social Security number before any prize will be awarded. The Grand Prize worth \$49,999.99 will be awarded in January. The winner of the Grand Prize will be notified during the first week in January. All prizes are subject to change throughout the Prize-based Savings Account Sweepstakes Period.
5. **ODDS.** Actual odds of winning depend on the number of eligible entries received.

6. **ELIGIBILITY.** Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be at least 18 years of age, and a member in good standing in the Credit Union. Employees of Neighborhood Credit Union, its subsidiaries, and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the same household of each of these individuals whether related or not related, are eligible to win. Neighborhood Credit Union Steering Team members (position of vice president or above) and the Board of Directors are not eligible to win.
7. **DECISIONS.** By entering into the Sweepstakes, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a 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 entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Sweepstakes. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and prize redemption.
8. **PUBLICITY.** Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that their name and prize amount will be given to other entrants upon request.
9. **COMPLIANCE WITH THE 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 Texas, without regard to its choice of law provisions.
10. **RESOLUTION OF DISPUTES.** Except where prohibited by law, as a condition of participating in this Sweepstakes, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the Sweepstakes, Prize-based Savings Account Sweepstakes Drawing 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 and held at the AAA regional office nearest Dallas, Texas; (2) the laws of the State of Texas will govern the 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 any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Sweepstakes), and waives all rights to have damages multiplied or increased.

11. **TAXES.** Each winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize.

12. **MISCELLANEOUS.** This Sweepstakes is void where prohibited. The Credit Union may substitute prizes of equivalent value, amend the rules or discontinue the Sweepstakes at any time. The Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of this Sweepstakes. Written copies of these rules are available during normal business hours at any Credit Union location, by mail upon written request to Neighborhood Credit Union, Attn: Marketing, 13649 Montfort Dr, Dallas, TX 75240 with a stamped, self-addressed return envelope, and on the Credit Union's Web site at www.myncu.com.

13. **SPONSOR.** Neighborhood Credit Union is the sponsor of this Sweepstakes and is headquartered at 13649 Montfort Dr, Dallas, TX 75240.