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Save2Win Program Rules

NO PURCHASE NECESSARY TO ENTER OR WIN.

How to Enter. Bossier Federal Credit Union's "Save2Win" account, an account in which proverbial cash dividends are replaced with prize drawing entries, will begin September 2008.

To Enter: "Save2Win" accountholders will receive sweepstakes entries based upon the following:

- One entry monthly for every \$25 in the "Save2Win" account based on the average daily balance.
- One entry quarterly for every \$25 in the "Save2Win" account based on the average daily balance in your account at the end of each calendar quarter.
- One entry annually for every \$25 in the "Save2Win" account based on the average daily balance in your account at the end of each calendar year.

Ending balances will be rounded down to the nearest \$25 increment. Sweepstakes entries will be made by the credit union after ending monthly balances have been calculated at month end processing. Deposits must be made by end of business (6:00pm CST) on the last business day of each month for qualified entries.

"Save2Win" Sweepstakes Drawings. There will be twelve monthly drawings held within the first five business days of the month following each monthly period. The periods will be from day one through day thirty-one (or the last day of the month) for each calendar month. There will be four quarterly drawings held within the first 5 days of the month following each quarterly period. Quarters considered are January through March, April through June, July through September, and October through December of each calendar year. Lastly, the annual drawing for the calendar year will be conducted during the first quarter of the following calendar year. All drawings will be conducted by Post and Ford CPAs. At the end of each drawing period, non-winning entries will be disposed of before the next drawing and will not be eligible for following drawings.

Prizes. For each monthly drawing, ten (10) prizes valued up to \$250 each will be awarded to ten (10) different members. For each quarterly drawing, one (1) prize valued up to \$1,500 each will be awarded to one (1) member. The annual grand prize drawing will be to one member and will be valued up to \$5,000. Winners need not be present to win. Winners will be contacted after each drawing at contact information in the credit union's database. Winners will have 14 calendar days to claim their prize.

Afterwards, the credit union has the right to draw for another prize recipient. All prizes are non-transferrable. It is the prize recipient's responsibility to pay all applicable Federal and State Taxes.

Odds. Odds of winning will depend upon the total number of qualified entries.

Eligibility. All members who meet the balance requirements will be eligible to win if they are at least 18 years of age and a member in good standing. Members are limited to one prize per primary member's social security number per month.

Liabilities. By entering the sweepstakes, members agree to abide by the official rules and to accept decisions made by Bossier Federal Credit Union as final. All agents of the credit union, including employees, officers, members, representatives, and agents (including Post and Ford CPAs) shall be held harmless from any and all liability that may result from participation in the sweepstakes or the receipt of a prize. Bossier Federal Credit Union is not responsible for lost, stolen, damaged, or incomplete merchandise awarded as a prize. The credit union reserves the right to disqualify any and all members who choose not to follow the rules listed.

Publicity. Bossier Federal Credit Union may use each winner's name and/or likeness in marketing and promotional materials with or without additional permission from the winner.

Disputes. Except where prohibited by law, all disputes shall be resolved without any form of class action, and exclusively by arbitration. The laws of the state of Louisiana hereby govern the proceedings at arbitration and judgment at arbitration 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.

Miscellaneous. The credit union may substitute prizes of equivalent value and amend rules and the sweepstakes at any time. Written copies of these rules are available at all branch locations, via mail, or on our website at www.bossierfcu.org.