

"Pay Green, Win Green!" Official Contest Rules

1. NO PURCHASE IS NECESSARY TO ENTER OR WIN. ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

2. HOW TO ENTER AND PLAY.

Members of School Employees Credit Union of Washington ("SECUWA"): Each person who is a member of SECUWA and has used Online Bill Payer **and** e-Statements at the time of a drawing held as part of this Contest will be automatically entered in that drawing. For each drawing held in this Contest, any SECUWA member who is signed up for e-Statements and Online Bill Payer will automatically receive one entry for each bill they pay to a third party vendor during the month immediately preceding the drawing. Any SECUWA member wishing not to participate in the Contest may notify SECUWA orally or in writing to remove their name from Contest drawings. SECUWA members desiring to enter the Contest, but not wanting to use both services, may enter by following the directions for non-members of SECUWA.

Non-members of SECUWA: Non-members of SECUWA who are also residents of Washington State may enter the Contest, and must do so by mail-in entry. To enter the contest: Hand print your name, address, city, state, zip code, day and evening phone numbers, email address and the words "Pay Green, Win Green!" on a 3" x 5" card and mail in a stamped envelope to: School Employees Credit Union of Washington, P.O. Box 576, Seattle, WA 98111-0576, Attn: Marketing Department. Limit one (1) entry per person.

Additional Entry Rules: The Contest begins at 12:01 a.m. Pacific Standard Time (PST) on July 1, 2009 and all entries must be received by 11:59 p.m. (PST) on December 31, 2009 (the "Deadline"). All entries must be received by SECUWA prior to a drawing to be eligible for that drawing's prize. Limit one (1) entry per person, except as otherwise provided in the Official Contest Rules. No mechanically or electronically reproduced entries will be accepted. Only one person and one entry per postmarked envelope. SECUWA and any of its affiliates, directors, officers, members, professional advisors, supervisory committee members, employees and agencies will not be responsible for: (a) any late, lost, misrouted, garbled or distorted or damaged transmissions or entries; (b) telephone, electronic, hardware, software, network, Internet, or other computer- or communications-related malfunctions or failures; (c) any Contest disruptions, injuries, losses or damages caused by events beyond the control of SECUWA; or (d) any printing or typographical errors in these Official Contest Rules or any other materials associated with the Contest. Any questions regarding the number of entries submitted shall be determined by SECUWA in its sole, reasonable discretion. Prizewinners will be determined throughout the Contest period by monthly, random drawings from all eligible entries. Winners need not be present for drawing.

3. **ELIGIBILITY.** Contest open only to SECUWA members, and to non-members who are Washington State residents. **NON-MEMBERS OF SECUWA WHO ARE NOT A RESIDENT OF WASHINGTON STATE ARE NOT ELIGIBLE TO WIN A PRIZE.** Directors, officers, supervisory committee members and employees of SECUWA and any affiliated companies, agents, professional advisors, advertising and promotional agencies, and immediate families of, and any persons domiciled with, such persons are not eligible to win any prizes.

4. **PRIZES.** One prize per month (July, August, September, October, November, December 2009). Winner will receive total reimbursement (not exceeding \$5,000) for all bills paid to a third party vendor during the month immediately preceding the drawing via School Employees Credit Union of Washington's Online Bill Payer, or a \$25.00 Visa Gift Card, whichever is greater. If winner is a non-member of SECUWA or member who has not

enrolled or used both Online Bill Payer and e-Statements, he or she will receive a \$25.00 Visa Gift Card.

Odds of winning a prize depend on the number of eligible entries for each drawing.

5. **CONDITIONS OF PRIZES.** Prize winners (or any minor winner's parent or legal guardian) shall be solely responsible for all federal, state or local taxes, sales tax, surcharges, service charges, processing and handling fees.

6. **WINNER NOTIFICATION AND ACCEPTANCE.** Winners will be notified either by telephone, email, or regular mail within 5 business days following each drawing. One prize per month (July, August, September, October, November, December) will be awarded. Return of prize notification as undeliverable may result in disqualification and an alternate winner may be selected. Winners may waive their right to receive a prize. Prizes are non-assignable and nontransferable. Unless otherwise provided in the Official Contest Rules, no substitutions or exchanges (including for cash) of any prizes will be permitted. All federal, state and local taxes associated with the receipt or use of any prizes are the sole responsibility of the winner. Prize winners may be issued an IRS 1099 Tax Form following receipt of prize for the value of the prize. Prizes won by a minor will be awarded to a parent or legal guardian on the minor's behalf. As a condition of being awarded any prize, winners (and if winner is a minor, winner's parent or legal guardian) may be required to execute and deliver to SECUWA a signed affidavit of eligibility, and a liability and publicity release (except where prohibited by law) which must be returned within 10 days of date of postmark. Failure to sign and return the affidavit or release within 10 days, or to comply with any term or condition of the Official Contest Rules, may, at the sole discretion of SECUWA, result in a winner's disqualification, the forfeiture of his or her interest in the prize, and the award of the prize to an alternate winner. Except where prohibited by law, participation in the Contest constitutes permission to use winner's name, address, likeness and/or prize information, without limitation, for promotional purposes without further permission or compensation. For a copy of the winners list, mail a stamped, self-addressed business-size envelope after March 1, 2010 and before December 31, 2010 to SECUWA, P.O. Box 576, Seattle, WA 98111-0576, Attn: "Pay Green, Win Green!" 2009 Winners List.

7. **PARTICIPATION.** Participation in the Contest constitutes an agreement by each contestant to comply with the Official Contest Rules. SECUWA reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this Contest as solely determined by SECUWA. If the Contest is compromised by a virus, non-authorized human intervention, tampering or other causes beyond the control of SECUWA which corrupts or impairs the administration, security, fairness, or proper operation of the Contest, SECUWA reserves the right in its sole discretion to disqualify any entrant deemed responsible for such corruption or impairment, and to suspend, modify or terminate the Contest. If the Contest is terminated prior to the stated Deadline, SECUWA reserves the right to award prizes based on the entries existing before the termination date. Decisions of SECUWA are final on all matters relating to this Contest.

8. **LIMITATIONS OF LIABILITY.** By participating in the Contest, contestant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any prizes awarded, shall be resolved individually without resort to any form of class action; (2) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorney's fees; and (3) under no circumstances will any contestant be permitted to obtain any award for, and contestant hereby waives all rights to claim, punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses.

9. **GENERAL RELEASE.** By participating in the Contest, contestant (and, if contestant is a minor, contestant's parents or legal guardians) releases SECUWA and any affiliates, directors, officers, members, professional advisors, supervisory committee members, employees and agencies (collectively, the "Released Parties") from any liability whatsoever, and waive any and all causes of action, for any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Contest or acceptance, possession, or use of any prize (including, without limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other theory. IF CONTESTANT IS A MINOR, CONTESTANT'S PARENTS OR LEGAL GUARDIANS FURTHER AGREE TO INDEMNIFY EACH OF THE RELEASED PARTIES FROM ANY CLAIMS, COSTS, INJURIES, LOSSES, OR DAMAGES DESCRIBED IN THIS PARAGRAPH WHICH MAY BE SUFFERED BY CONTESTANT.

10. **MISCELLANEOUS.** All issues and questions concerning the construction, validity, interpretation and enforceability of the Official Contest Rules, or the rights and obligations of any contestant and SECUWA, shall be governed, construed and interpreted under the laws of Washington State, without giving effect to any choice of law or conflict of law rules or provisions (whether of Washington State or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than Washington. The invalidity or unenforceability of any provision of the Official Contest Rules shall not affect the validity or enforceability of any other provision. If any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not included.

11. **FORCE MAJEURE.** SECUWA reserves the right to change, suspend, or cancel the Contest if, in SECUWA's sole discretion, intervening circumstances warrant such change, suspension, or cancellation. Intervening circumstances include without limitation the interruption, preemption, or cancellation of SECUWA's programming owing to conditions beyond SECUWA's control, such as strikes, labor disputes, war, insurrection, revolution, terrorism, riot or other civil disturbance, earthquake, fire, flood, or other natural disasters, governmental restrictions, embargoes or other exercises of governmental authority, unavailability of supplies, components, or material, or any other cause beyond SECUWA's control.

12. **CONTEST SPONSOR.** The Sponsor of the Contest is School Employees Credit Union of Washington, P.O. Box 576, Seattle, WA 98111-0576. If you have any questions about the Contest, please send written questions to School Employees Credit Union of Washington, P.O. Box 576, Seattle, WA 98111-0576.