

**NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.
A PURCHASE WILL NOT IMPROVE YOUR CHANCE OF WINNING.**

SPONSOR. San Diego County Credit Union, PO Box 261209, San Diego, CA 92196 (“**SDCCU**®” or “**Sponsor**”).

SWEEPSTAKES PERIODS. The Happy Debitdays 2014 Sweepstakes (the “**Sweepstakes**”) consists of eight (8) weekly entry periods and drawings (each week, a “**Sweepstakes Period**”), to take place as follows:

Start: 11/1/2014 @ 12:00 a.m. Pacific Time (“**PT**”)
End (date by which all entries must be received): 11/7/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 11/10/2014 at 5:00 p.m. PT

Start: 11/8/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 11/14/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 11/17/2014 at 5:00 p.m. PT

Start: 11/15/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 11/21/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 11/24/2014 at 5:00 p.m. PT

Start: 11/22/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 11/28/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 12/1/2014 at 5:00 p.m. PT

Start: 11/29/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 12/5/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 12/8/2014 at 5:00 p.m. PT

Start: 12/6/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 12/12/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 12/15/2014 at 5:00 p.m. PT

Start: 12/13/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 12/19/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 12/22/2014 at 5:00 p.m. PT

Start: 12/20/2014 @ 12:00 a.m. PT
End (date by which all entries must be received): 12/26/2014 @ 11:59 p.m. PT
Winner Selection Date: on or about 12/29/2014 at 5:00 p.m. PT

HOW TO ENTER. Each SDCCU Visa® debit card transaction posted to your account during the applicable Sweepstakes Period will count as one (1) entry into the Sweepstakes. Entries are valid for the Sweepstakes Period during which they post to your account. Voided, credited and fee transactions do not qualify. SDCCU Cash Cards, ATM Cards, Gift Cards & TravelMoney Cards do not qualify. In the event that there is more than one holder of the selected account, the primary member named on the account shall be deemed the entrant.

ALTERNATE FREE METHOD OF ENTRY. To enter the Sweepstakes without making a transaction, hand print in blue or black ink on a standard 3 x 5 inch card your full name, complete home address including zip code, birth date, email address and telephone number and mail it to San Diego County

Happy Debitdays® 2014 Sweepstakes Official Rules

Credit Union, Happy Debitdays 2014 Sweepstakes Entry, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196 to receive five (5) entries into the Sweepstakes. No copies, facsimiles or mechanical reproductions will be accepted. The card must be postmarked during a Sweepstakes Period and received by the applicable Winner Selection Date to be entered into the drawing for that Sweepstakes Period. Entries received after the Winner Selection Date in any given week, will be considered to be received during the following Sweepstakes Period. Mail in entries must be postmarked by the end of the last Sweepstakes Period and received by the final Winner Selection Date on or about Friday, December 26, 2014 at 5:00 p.m. PT to be eligible for the final drawing.

GENERAL CONDITIONS OF ENTRY. SDCCU is not responsible for, and will not accept, lost, late, incomplete, delayed, damaged, destroyed, deleted, erased, stolen or illegible entries. SDCCU will not verify receipt of entries for entrants. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of SDCCU and none will be returned. SDCCU assumes no responsibility for any error, problem or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. Except as otherwise contemplated in these Official Rules, and to the extent entrants may otherwise elect at the time of entry, personal information collected in connection with the Sweepstakes will be used in accordance with Sponsor's online privacy policy located at <http://www.sdccu.com/disclosures>. Any communication or information transmitted to Sponsor by email or otherwise is and will be treated as non-confidential and non-proprietary. To obtain a list of winners or these Official Rules, send a self-addressed, stamped envelope to: San Diego County Credit Union, Happy Debitdays 2014 Sweepstakes Winners/Official Rules, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196. Specify "winners list" or "official rules" in your request.

ELIGIBILITY. The Sweepstakes is open to all SDCCU members in good standing who are lawful, permanent residents of the United States, 18 years of age or older and who are not considered a minor in their state of residence. Employees, vendors, Board Members, volunteers and consultants of SDCCU and its subsidiaries and their immediate family members (e.g. parents, children, siblings, spouse) and members of their households (whether related or not) are not eligible to win. Sweepstakes is void in Puerto Rico, U.S. territories and possessions, outside of the United States and where restricted or prohibited by law. Sweepstakes subject to all applicable federal, state and local laws. SDCCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes or redemption of prize. Entries by ineligible persons, fraudulent entries or entries created in error will be disqualified and an alternate entry selected.

AGREEMENT TO OFFICIAL RULES. Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of SDCCU, which are final and binding in all matters relating to this Sweepstakes.

PRIZES. Up to eight (8) Grand Prizes will be awarded. The Grand Prize consists of SDCCU paying for one (1) transaction chosen by the winner from the applicable Sweepstakes Period with a value of up to \$500 (Approximate Retail Value ("ARV"): up to \$500) and the opportunity to grab up to \$1,000 cash in the SDCCU cash cube (ARV: up to \$1,000). The odds of winning depend on the number of eligible entries received during the applicable Sweepstakes Period.

PRIZE DRAWINGS. Potential winners will be selected in a random drawing by a SDCCU representative on or about each Winner Selection Date from among all eligible entries received during the applicable Sweepstakes Period. Winners need not be present to win and will be notified via phone, email or other methods using the contact information on file for the potential winner. Winner will need to attend a specified SDCCU event to participate in the SDCCU cash cube prize. Entrants may only win one (1) time. SDCCU will make its best reasonable effort to contact all winners. If any potential prize winner does not respond to prize notification attempts, is found to be ineligible, or if he or she has not complied with these

Official Rules or declines the applicable prize for any reason prior to award, such potential prize winner will be disqualified and an alternate winner may be selected. Sponsor may successively attempt to contact up to two (2) potential prize winners in accordance with such procedure, and if there is still no confirmed prize winner after such attempts have been made, if any, the applicable prize may go unawarded.

GENERAL PRIZE CONDITIONS. Winners will need to travel to and attend a specified SDCCU event to participate in the SDCCU cash cube prize. If a winner is unable to attend one such event, the winner may elect to participate in the cash cube at the winner's SDCCU branch of record on a mutually agreed upon day and time within four (4) weeks of the end of the last Sweepstakes Period. If the winner is unable to participate in either option, the cash cube prize will be forfeited. Winner is responsible for any transportation or accommodations required. Exact prize components are subject to change without notice. The ARV for the prizes is the maximum amount allowed. Prize winners will not receive cash or any other form of compensation if the actual prize provided is less than the maximum amount allowed in these Official Rules. No cash alternative or substitution of prizes will be allowed, except Sponsor reserves the right in its sole discretion to substitute prizes of comparable value if any prize listed is unavailable, in whole or in part, for any reason. Prizes will be awarded only if the potential prize winner fully complies with these Official Rules. All portions of the prize(s) are non-assignable and non-transferable. Any prizes pictured in point-of-sale, online, television and print advertising, promotional packaging, and other Sweepstakes materials are for illustrative purposes only. All details and other restrictions of the prize(s) not specified in these Official Rules will be determined by Sponsor in its sole discretion. Each potential winner may be required to execute an Affidavit of Eligibility, a Liability Release, and where imposing such condition is legal, a Publicity Release (collectively, the "**Prize Claim Documents**"). If any potential fails or refuses to sign and return all Prize Claim Documents within seven (7) days of prize notification, the winner may be disqualified and an alternate winner may be selected. If due to a printing, production or other error, more prizes are claimed than are intended to be awarded for any prize level, the intended prizes will be awarded in a random drawing from among all eligible verified and validated prize claims received for the prize level. In no event will more than the stated number of prizes be awarded. SDCCU reserves the right to void or reverse the awarding of any prizes obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes. **ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.**

TAX ISSUES. SDCCU will report all prize winnings to the appropriate state and federal agencies as required by applicable law. **ALL TAXES, FEES, SURCHARGES OR LIABILITIES ON OR RELATING TO PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER. PAYMENT OF ANY FEDERAL, STATE OR LOCAL TAXES WILL BE THE OBLIGATION OF THE WINNER AND ANY COSTS NOT SPECIFICALLY IDENTIFIED HEREIN ARE THE RESPONSIBILITY OF THE PRIZE WINNER.**

PUBLICITY AUTHORIZATION. Acceptance of a prize constitutes winner's permission for Sponsor to use winner's name, photograph, likeness, voice, biographical information, statements and address (city and state) for advertising and/or publicity purposes worldwide and in all forms of media now known or hereafter developed, in perpetuity, without further compensation.

GENERAL LIABILITY RELEASE/FORCE MAJEURE: Entrants agree that officers, directors, and employees of Sponsor and its parent, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies (all such individuals and entities referred to collectively as, the "**Sweepstakes Entities**") (A) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in the Sweepstakes or any Sweepstakes-related activity, or from entrants' acceptance, receipt, possession and/or use or misuse of any prize, and (B) have

not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize's quality or fitness for a particular purpose. Sponsor assumes no responsibility for any damage to an entrant's, or any other person's, computer system which is occasioned by participating in the Sweepstakes, or for any computer system, phone line, hardware, software or program malfunctions, or other errors, failures, delayed computer transmissions or network connections that are human or technical in nature. Without limiting the generality of the foregoing, Sponsor is not responsible for incomplete, illegible, misdirected, misprinted, late, lost, damaged, stolen, or postage-due prize notifications; or for lost, interrupted, inaccessible or unavailable networks, servers, satellites, Internet service providers, websites, or other connections; or for miscommunications, failed, jumbled, scrambled, delayed, or misdirected computer, telephone or cable transmissions; or for any technical malfunctions, failures, difficulties or other errors of any kind or nature; or for the incorrect or inaccurate capture of information, or the failure to capture any information. Sponsor reserves the right in its sole discretion to disqualify any individual who is found to be tampering with the entry process or the operation of the Sweepstakes, to be acting in violation of these Official Rules, or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Sweepstakes, or to annoy, abuse, threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. No mechanically reproduced, illegible, incomplete, forged, software-generated or other automated multiple entries will be accepted. Sponsor reserves the right to modify, extend, suspend, or terminate the Sweepstakes if it determines, in its sole discretion, that the Sweepstakes is technically impaired or corrupted or that fraud or technical problems, failures, or malfunctions or other causes beyond Sponsor's control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Sweepstakes as contemplated herein. In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding prizes or continuing with the Sweepstakes as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation, public health crisis, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each a "**Force Majeure**" event or occurrence), then subject to any governmental approval which may be required, Sponsor shall have the right to modify, suspend, extend, or terminate the Sweepstakes. If the Sweepstakes is terminated before the designated end date, Sponsor will (if possible) select the winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Official Rules will be awarded. These Official Rules cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Sponsor. Unless otherwise state in these Official Rules, the invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. Unless otherwise stated in these Official Rules, in the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

GOVERNING LAW/JURISDICTION: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE SWEEPSTAKES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF CALIFORNIA WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OF CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. FOR THE PURPOSES OF ANY DISPUTES HEREUNDER, BY ENTERING THIS SWEEPSTAKES, EACH ENTRANT AGREES THAT ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN ANY WAY RELATED TO THIS

SWEEPSTAKES SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND CONSENTS TO THE EXCLUSIVE JURISDICTION AND VENUE OF THE APPROPRIATE STATE OR FEDERAL COURT SITUATED IN SAN DIEGO COUNTRY, CALIFORNIA.

ARBITRATION PROVISION: By participating in this Sweepstakes, each entrant agrees: (i) that any and all disputes the entrant may have with, or claims entrant may have against, the Sweepstakes Entities relating to, arising out of or connected in any way with (a) the Sweepstakes, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate, will be resolved exclusively by final and binding arbitration administered by JAMS and conducted before a sole arbitrator in accordance with the rules of JAMS; (ii) this arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (“**FAA**”), 9 U.S.C. §§ 1-16; (iii) the arbitration shall be held in San Diego County, California; (iv) the arbitrator’s decision shall be controlled by the terms and conditions of these Official Rules and any of the other agreements referenced herein that the applicable entrant may have entered into in connection with the Sweepstakes; (v) the arbitrator shall apply California law consistent with the FAA and applicable statutes of limitations, and shall honor claims of privilege recognized at law; (vi) there shall be no authority for any claims to be arbitrated on a class or representative basis, arbitration can decide only entrant’s and/or Sponsor’s individual claims; the arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated; (vii) the arbitrator shall not have the power to award punitive damages against the entrant or Sponsor; (viii) in the event that the administrative fees and deposits that must be paid to initiate arbitration against Sponsor exceed \$125 USD, and entrant is unable (or not required under the rules of JAMS) to pay any fees and deposits that exceed this amount, Sponsor agrees to pay them and/or forward them on entrant’s behalf, subject to ultimate allocation by the arbitrator; (ix) if the entrant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of entrant’s filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive; and (x) with the exception of subpart (vi) above, if any part of this arbitration provision is deemed to be invalid, unenforceable or illegal, or otherwise conflicts with the rules of JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, subpart (vi) is found to be invalid, unenforceable or illegal, then the entirety of this arbitration provision shall be null and void, and neither entrant nor Sponsor shall be entitled to arbitrate their dispute. For more information on JAMS and/or the rules of JAMS, visit their website at www.jamsadr.com.