

**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 (“**SDCCU**®” or “**Sponsor**”), PO Box 261209, San Diego, CA 92196-1209.

SWEEPSTAKES PERIOD. The Balboa/Genesee Branch Grand Opening 2014 Sweepstakes (the “**Sweepstakes**”) begins on 10/01/2014 at 9:00 a.m. Pacific Time (“**PT**”) and ends on 11/29/2014 at 4:00 p.m. PT. One (1) grand prize will be randomly selected from among all eligible entries received, on or about 12/4/2014 at 5:00 p.m. PT (“**Winner Selection Date**”).

HOW TO ENTER. Visit the Balboa/Genesee Branch located at 5407 Balboa Ave. Ste 420, San Diego, CA 92111 during the sweepstakes period and fill out an entry form. Entries are limited to one (1) per person. The odds of winning depend on the total number of eligible entries received.

ALTERNATE ENTRY. Eligible entrants (as described below) may also enter the Sweepstakes by hand printing the words “Balboa/Genesee Branch Grand Opening 2014 Sweepstakes” and your full name, address, daytime phone number (including area code), email address (if any) and date on a 3x5 card and mailing it to (1 postcard per envelope): San Diego County Credit Union, Balboa/Genesee Branch Grand Opening 2014 Sweepstakes, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196-1209. Eligible mail-in entries must be postmarked no later than 11/26/2014 and received by 4:00 p.m. PT on 12/1/2014. Alternate entries are limited to one (1) per person. Proof of mailing does not constitute proof of delivery. SDCCU is not responsible for, and will not accept, lost, late, incomplete, misdirected, delayed, damaged, destroyed, deleted, erased, stolen, postage-due or illegible entries or mail. 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. To obtain a list of winners, send a self-addressed, stamped envelope to: San Diego County Credit Union, Balboa/Genesee Branch Grand Opening 2014 Sweepstakes Winners, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196-1209.

ELIGIBILITY. The Sweepstakes is open to all lawful, permanent residents of the United States and the District of Columbia, excluding Florida and New York, 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 Florida, New York, 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 and 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.

PRIZE DRAWINGS. Potential winners will be selected in a random drawing by a SDCCU representative on or about the Winner Selection Date from among all eligible entries received during the Sweepstakes Period. Winners will be notified via phone, email or other methods using the contact information on file for or provided at entry by the potential winner. SDCCU will make its best reasonable effort to contact winners. If the potential prize winner does not respond to prize notification attempts within five (5) days of the first attempt, 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.

PRIZES. One (1) Grand Prize of \$500, actual prize is a \$500 Visa® gift card (Approximate Retail Value (ARV): \$500). The odds of winning depend on the number of eligible entries received during the Sweepstakes Period. Exact prize components are subject to change without notice.

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. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for SDCCU to use the winner's name, likeness, photograph and city of residence for all advertising and promotional purposes without additional compensation.

GENERAL PRIZE CONDITIONS. Gift cards are subject to the terms and conditions printed thereon and imposed by issuer(s). 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. The ARV for the prizes is the maximum amount allowed. Prize 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 winner 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.**

GENERAL CONDITIONS. SDCCU reserves the right to add, delete or revise these Official Rules as necessary without notice. SDCCU is not responsible for printing errors or omissions.

- These rules supersede any prior published Sweepstakes advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless SDCCU, its subsidiaries, affiliates, directors, officers, employees and agents from any and all liability for any injuries, loss or damage of any kind arising from or in connection with the Sweepstakes or receipt of the prize. SDCCU and each of its officers, directors, employees, members, 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, receipt, possession or use/misuse of prizes awarded or participation in this Sweepstakes.
- SDCCU and its affiliates are not responsible for any error or technical malfunction of any telephone, computer or other equipment which prevents an entry from being made or received during the promotional period. SDCCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes.
- All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and SDCCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.
- Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that any and all disputes and causes of action arising out of or in connection with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action. **Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including reasonable attorneys' fees, other than entrant's out-of-pocket expenses (e.g. costs associated with entering the Sweepstakes) and entrant further waives all rights to have damages multiplied or increased.**