

## **Official Promotional New Member \$2009 Referral Rules**

NO PURCHASE NECESSARY TO ENTER OR WIN.

**Consumer Disclosure:** For each prize, the odds of winning are based upon the number of entries received.

**Eligibility:** This drawing is sponsored by SPE Federal Credit Union ("SPE"), 650 North Science Park Road, State College, PA 16803. Complete a *New Member Referral Card* form available at either SPE office and give it to a non-SPE member. When a new member opens an SPE account during the promotional period and presents the completed new member referral card, you will be entered in the drawing for each NEW SPE Member which follows the promotion guidelines or upon receipt of a written entry on a 3 x 5 postcard by sending your name, address, and phone number to "New Member \$2009 Referral Drawing," c/o SPE Federal Credit Union 650 North Science Park Road, State College, PA 16803. All entries must be received between February 16, 2009 and July 3, 2009. Mechanically reproduced entries are not eligible. Proof of sending will not be deemed to be proof of receipt. Once submitted, entries become the sole property of SPE Federal Credit Union and will not be acknowledged or returned.

Drawing open to all legal Pennsylvania residents of the United States who are 18 years of age or older at the time of entry. Membership with SPE Federal Credit Union is NOT required. SPE employees, and members of their immediate families, are not eligible to participate in the drawing. By submitting a 3x5 postcard an entrant agrees to these Official Rules. Winner must sign and return to SPE a declaration of eligibility and liability/publicity release.

**Prize:** One prize of \$2,009.00. SPE reserves the right to substitute a prize of comparable or greater value. Prizes do not include any other payments, expenses, taxes, or costs not specifically listed herein.

**Drawing and Notification:** The winner will be determined by a random drawing from all eligible completed entries. The drawing will be conducted by representatives of SPE Federal Credit Union. The drawing will take place on or about July 7, 2009, and the winner will be notified by phone and/or mail. If a potential winner cannot be contacted within seven (7) days of being notified, or if he/she fails to sign and return the declaration and release, he/she will be disqualified, and an alternate winner will be selected. SPE reserves the right to cancel, suspend, and/or modify the drawing if any factor beyond SPE's reasonable control impairs the integrity of the drawing.

**Limitations on Liability:** By participating an entrant agrees to (a) the Official Rules and the decisions of SPE; (b) to release, discharge, and hold harmless SPE, its officers, directors, employees, and agents from all claims, damages, and liability caused directly or indirectly, in whole or in part, or arising out of participation in the drawing and acceptance, use, misuse, or possession of any prize received in this drawing, and (c) if they are winners, to the use of their names and/or likeness for promotional purposes without further compensation, except where prohibited by law. SPE is not responsible for printing or typographical errors in any drawing-related materials or for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries or for any technical or human error which may occur in the administration of the drawing or unauthorized human intervention in the drawing. Prize cannot be substituted, assigned, or transferred by winners. SPE reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the drawing and redemption of a prize. SPE will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize.

**Winner List:** The winner list will be available after July 17, 2009 by sending a self-addressed, stamped envelope to “New Member \$2009 Referral Drawing” Winner List, c/o SPE Federal Credit Union, 650 North Science Park Road, State College, PA 16803.

**Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and SPE in connection with the drawing, shall be governed by, and construed in accordance with, the laws of the state of Pennsylvania, USA, without regard to choice of law rules as determined by SPE Federal Credit Union in its sole and absolute discretion.

**Other Guidelines:**

New Member constitutes a person(s) that has not been a member of SPE in the previous 12 months, is not a joint member on another account, and their SSN or TIN is not on record as having any other account at SPE Federal Credit Union. The new member must be in good standing for 90 days. If the new member does not maintain a good standing for the specified time period, SPE has the right to revoke the prize awarded.

Prize must be claimed within 30 days or the winner will be disqualified, and an alternate winner will be selected.

The referring member is eligible to win. Members that were referred (referee) may become eligible for the prize by referring a new member.