

CFE Mobile Banking Member Sweepstakes

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING

ELIGIBILITY:

To enter the **2008 – CFE Mobile Banking Member Sweepstakes** (the “Sweepstakes”), you must be a lawful permanent resident of the United States, 18 years of age or older with a unique, personal and valid social security number and must not be considered a minor in the state of Florida. Sweepstakes is valid in the state of Florida in the following counties: Orange, Osceola, Lake and Seminole. Employees of CFE Federal Credit Union (the “Sponsor”), their affiliated companies, parent, subsidiaries, service partners, and advertising and promotion agencies (collectively, “Sweepstakes Entities”), and their IRS dependents, immediate families (i.e. parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Sweepstakes.

HOW TO ENTER:

The Sweepstakes runs from 12:01 AM, July 1, 2008 through 11:59 PM, August 31, 2008 (the “Sweepstakes Period”). There are two ways to enter the Sweepstakes.

1. CFE Member Entry:

Any CFE Member who meets the eligibility criteria above and logs on to their CFE accounts through CFE’s mobile.mycfe.com website will automatically receive one entry into the Sweepstakes. Entries made under multiple identities or through the use of any agent or other device or artifice to enter multiple times will be deemed invalid. Limit of one member entry per account.

2. Mail Entry:

On a plain 3” x 5” card, legibly handprint or type your name, age, complete address, city, state, zip code, home and business phone numbers (including area code), and email address (if any). Then, mail your 3” x 5” card in a postage-affixed sealed envelope to: “**CFE Mobile Banking Member Sweepstakes**”, P.O. Box 958471, Lake Mary, FL 32795-8471. Mail entries must be received by August 31st by 5:00 p.m. ET. No mechanically or programmatically reproduced entries are permitted. Each envelope is considered one entry. CFE Federal Credit Union will not verify receipt of entries for entrants. All entries submitted become the sole property of Sponsor and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged mailed entries. Limit one entry per person.

DRAWING & NOTIFICATION:

Potential winner will be selected from all eligible entries received in a random drawing held on or by September 8, 2008 by the Sweepstakes Administrator, whose decisions are based on their sole discretion and interpretation of these official rules, ("Official Rules"), and are final and binding in all respects. In the event there is more than one holder of such account then the first person named on the account shall be deemed to be the entrant, or, if neither is applicable or reasonably ascertainable, the entry may be voided altogether by the Sweepstakes Administrator. Your odds of winning a prize depend on the number of eligible entries received. The potential winner will be notified by phone, email or mail. If a potential winner cannot be reached within seven days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. The prize will be awarded.

PRIZES:

Grand Prize: One (1) Grand Prize: Sprint Cell Phone and trial service plan donated by Sprint Cellular. The total Approximate Retail Value (the "ARV") of the Sprint Cell Phone is \$399 and \$198 for the Service Plan (Based on the MSRP for the devices and 60 days on the Simply Everything Unlimited plan that includes Voice, Data (Internet, Email and Navigation), and Text). Grand Prize Total is: \$597.00.

Winner is responsible for all federal, state and local taxes, and any other expenses related to acceptance and use of the prize. No prize substitution, except at Sponsor's sole discretion or as otherwise provided herein. The Grand Prize is not transferable prior to award. All taxes related to the acceptance of the Grand Prize are the sole responsibility of the winner and are not transferable.

PRIZE CONDITIONS:

The potential Grand Prize winner will be required to execute an affidavit of eligibility, a liability release and a publicity release and other documents including but not limited to tax documents, as applicable, except where prohibited by law. Such documents must be returned by the date and/or time indicated within such documents. If the potential prize winner fails to return such documents within that time, or if an entrant is found to be ineligible, or if he/she does not comply with the Official Rules, then the potential prize winner will be disqualified and an alternate winner will be selected through a random drawing by the Sweepstakes Administrator from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification and an alternate winner will be selected. All federal, state or other tax liabilities (including income taxes) arising from this Sweepstakes will be the sole responsibility of the winner. Potential winner must report income to the Internal Revenue Service. In the event it is deemed during the verification process that potential winner does not have a unique, personal and valid social security number for Sponsor to report the tax liability associated with acceptance of the prize, potential winner will be disqualified and another winner selected. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Sweepstakes Entities to use said winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, and in all forms of media, in perpetuity, without further compensation.

SWEEPSTAKES CONDITIONS:

This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or

software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning the prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other entrants, Sponsor, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor or the Sweepstakes Administrator which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and randomly draw from those entries received up to the cancellation/suspension date. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

NO LIABILITY:

By entering, entrants and the Grand Prize winner agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes related activity or participation in this Sweepstakes.

WINNER'S LIST/RULES REQUEST:

For the name of the Grand Prize winner, or to receive an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope on or by September 8, 2008 to: "CFE Mobile Banking Member Sweepstakes", P.O. Box 958471, Lake Mary, FL 32795-8471. Please specify "Rules" or "Winner." You may also view the rules at CFE Federal Credit Union's website at: www.mycfe.com.

SPONSOR:

This Sweepstakes is being sponsored by CFE Federal Credit Union, Marketing Department, P.O. Box 958471, Lake Mary, FL 32795-8471.

CFE is Federally Insured by NCUA and an Equal Housing Lender.