

PSCU FINANCIAL SERVICES, Inc.
CURewards® ENDLESS POSSIBILITIES! Sweepstakes

Official Rules

**NO PURCHASE OR CASH ADVANCE NECESSARY TO ENTER OR WIN.
NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF
WINNING.**

SWEEPSTAKES OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES, D.C. AND PUERTO RICO, 18 YEARS OF AGE OR OLDER AT TIME OF ENTRY WHO ARE CREDIT OR DEBIT CARD HOLDERS PARTICIPATING IN THE CUREWARDS PROGRAM.

DESCRIPTION/HOW TO ENTER: Sweepstakes begins at 12:00:01 a.m. Eastern Time (ET) on 10/1/09 and ends at 11:59:59 p.m. (ET) on 12/31/09 ("Promotion Period"). An eligible CURewards cardholder receives one automatic entry for every qualified purchase, net of returns, charged to their participating credit union credit or debit card account during the Promotion Period. Account adjustment transactions/returns, finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges are not considered eligible transactions for Sweepstakes Entry. Entries from unauthorized card use or purchases made on cards that have not been enrolled by a participating Credit Union as a CURewards member or made with lost, stolen or fraudulent credit or debit cards are void. To enter without a purchase or obligation: Print your complete name, street address (no P.O. Boxes), city, state, zip code, and the words "CURewards Sweepstakes", day and evening telephone numbers, email address (optional) and name of participating CURewards Program Credit Union, on a 3"x5" paper, place in envelope and mail to: "CURewards Endless Possibilities! Sweepstakes, P.O. Box 410039, Chicago, IL 60641. All entries must be postmarked by 12/31/09 and received by 1/09/10. If entrant is a minor under the law of his/her jurisdiction of residence (or a Puerto Rico resident under 21 yrs of age), entry must also contain the following statement: "As parent/legal guardian of the stated minor, I authorize submission of this entry and minor's information in this promotion" as well as parent/legal guardian's name and signature. Limit one entry per outer mailing envelope. Your use of your credit union credit or debit card to make a purchase and/or your submission of a mail-in entry constitutes your consent to participate in this Sweepstakes. Entries generated by script, macro, or by any other automatic or mechanical means are void.

ELIGIBILITY: Sweepstakes open to credit and debit card holders who are legal residents of the 50 United States, D.C. and Puerto Rico, 18 years of age or older at time of entry, who are enrolled in a participating Credit Union CURewards Program. Employees of PSCU Financial Services, Inc. ("Sponsor"), operating and participating credit unions, their affiliate organizations or service organizations, agencies, Marden-Kane, Inc. and their immediate families (spouse, parents, children and siblings and their respective spouses) and/or those living in the same household of such employees are ineligible. Sponsor reserves the right to verify eligibility qualifications of any winner. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sweepstakes subject to all applicable, federal, state, local laws and regulations. Void in U.S. Virgin Islands and U.S. military bases outside the 50 U.S. states/DC and Puerto Rico, and wherever else or otherwise prohibited by law.

DRAWING DETAILS: A random drawing will be held on or about 2/19/10 from all eligible entries received by Marden-Kane, Inc., an independent judging organization at Manhasset, NY, USA. Decisions of the judges are final on all matters relating to this sweepstakes. Limit one prize per person/family/household. Odds of winning will depend upon the number of eligible entries received. Prizes are nontransferable and no substitutions are allowed except by the Sponsor (as noted below) who reserves the right to award a prize of equal or greater value.

PRIZES: One (1) Grand Prize: 1,000,000 CUREwards Points, Approximate Retail Value (ARV) \$12,700 USD. Three (3) First Prizes: 100,000 CUREwards Points, ARV \$1,270 USD each. Six (6) Second Prizes: 50,000 CUREwards Points, ARV \$635 USD each. Total value of all prizes: \$20,320. Points awarded cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain awards, cannot be earned from or transferred to or combined with any other credit or debit card account's points for redemption and cannot be used to pay off any obligation on the cardholder's account. Awarded points must be used by 12/31/10. All federal, state or local income, sales and use taxes or other taxes, gratuities or additional service fees not expressly included above are the responsibility of the winners. Winners may be required to provide social security number for tax reporting purposes.

GENERAL CONDITIONS: All materials submitted become the sole property of the Sponsor and will not be returned. Potential prize winners will be notified by mail and must sign and return an Affidavit of Eligibility/Release of Liability/Prize Acceptance Form, and (where legal) a Publicity Release within 10 days of attempted notification. (If Potential prize winner is a resident of Puerto Rico, he/she will be notified by certified mail --return receipt requested-- and shall have 30 days from receipt of notification to claim prize.) If prize notification is undeliverable or if potential winner does not comply within the applicable time period as stated above, he/she will be disqualified and an alternate winner selected. Allow 3 weeks for prize verification and award. Acceptance of prize constitutes permission to the Sponsor and its agencies to use winner's name, statement, city, state, photograph, voice and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web, without notice, review or approval, unless prohibited by law. Each winner, who is a cardholder, must have an account in good standing in accordance with the terms described in the Credit Card Agreement, Credit Union Provisions, and CUREwards Program Rules and Conditions in order to receive the prize. In the instance of co-applicant cardholders, the winner is the primary cardholder. By participating in this promotion, entrants agree to be bound by the Official Rules of this Sweepstakes and CUREwards Program Rules and Conditions and the decisions of the judges. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. In case of discrepancies between the text of these Official Rules in the English language and any translation of such text, the Official Rules in the English language shall prevail. Entrants agree to indemnify and hold harmless the Sponsor, its parent, affiliates, subsidiaries, divisions, advertising and promotion agencies, Marden-Kane Inc. and all of their respective employees, directors, officers, shareholders, agents, successors and assigns (collectively "Releasees"), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the sweepstakes or acceptance, possession, use, non-use or misuse of the prize that may be awarded. Releasees are not responsible for printing or typographical errors in any sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of prizes; or for stolen, lost, late, misdirected, damaged, incomplete, illegible entries or postage-due mail; or for transactions that are lost, misdirected, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason, including computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the sweepstakes, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted

fraudulently, to modify or suspend the sweepstakes, or to terminate the sweepstakes, subject to the approval of DACO in Puerto Rico, and conduct a random drawing to award the prizes using all transactions and write-in entries received as of the termination date.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by Sponsor for the purpose of administering the sweepstakes only. Sponsor shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Sponsor to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review PSCU's privacy policy please go to <http://www.pscufs.com/privacy>.

COPY OF RULES: For individual copy of rules in English or Spanish log onto www.curewards.com.

WINNERS LIST: For a list of winners, send a self-addressed, stamped envelope by 2/19/10 to: CURewards ENDLESS POSSIBILITIES Winners, P.O. Box 556, Lake Bluff, IL 60044-0556. Residents of Vermont and Puerto Rico may omit return postage.

Sponsor: PSCU Financial Services, Inc., 560 Carillon Parkway, St. Petersburg, FL 33716.
Administrator: Marden-Kane, Inc., 11 N Skokie Highway, Ste 109, Lake Bluff, IL 60044.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from PSCU Financial Services, Inc., please phone 1-800-654-7728.
