

**Official KSC Federal Credit Union "I Bank Smart Bumper Magnet Drawing" Rules
("Official Rules")
CONSUMER DISCLOSURE**

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this "chance drawing." Odds of winning depend on the number of eligible entries received. Sponsor: Kennedy Space Center Federal Credit Union. The KSC Federal Credit Union "I Bank Smart Bumper Magnet" (the "Prize Drawing") is sponsored by Kennedy Space Center Federal Credit Union ("KSCFCU"). KSCFCU and its agents, together, hereinafter will be referred to as "KSCFCU". Participating in the "I Bank Smart Bumper Magnet" contest constitutes the entrant's ("you" or "your") full and unconditional agreement and acceptance of these Official Rules including the decisions of the judges, which are final on all matters relating to the drawings.

1. No purchase is necessary to enter or win. A purchase or transaction will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.

2. How to Enter: To enter the "I Bank Smart Bumper Magnet" drawing, a member must pick up a free I Bank Smart bumper magnet at any KSCFCU branch and place it on their vehicle, while supplies last. Representatives of KSCFCU will spot vehicles displaying the magnet and submit tag numbers of corresponding vehicles to the management office. One tag number will be randomly drawn from all entries throughout that month to win \$100. In addition, the "Smart Patrol" will randomly spot vehicles with the magnet and will offer them \$25 on the spot. There is no specific number of \$25 winners per month. No facsimile or mechanically reproduced entries allowed. You may also enter by writing your name, address and phone number and the words "I Bank Smart Bumper Magnet" on a 3" x 5" postcard and mailing it to KSCFCU, 300 S. Plumosa St. Merritt Island, FL 32952. KSCFCU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. One entry allowed per person per contest month, 18 or older. Contest can end at any time. Winners will be notified by phone or mail.

3. Drawing Dates: The "I Bank Smart Bumper Magnet" drawing will take place on or about the last day of each month of the contest. The \$25 on the spot winners will be rewarded any time during the month and at any location throughout Brevard and Volusia. The contest can end at any time.

4. Who Can Enter: The Drawing and the "Smart Patrol" winners contest is open to any person 18 or older. Employees and board members of KSCFCU, their immediate family members and spouses, volunteers, agents and contractors are not eligible to enter.

5. Prize Details: One winner will be randomly drawn from all entries each month of the contest. One \$100 cash prize or other prize as determined by KSCFCU management team will be given away. The "Smart Patrol" will randomly spot vehicles with the magnet and will offer them \$25 on the spot. There is no specific number of \$25 winners per month. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winners. The value of the prize will be reported to the IRS as income to the winner. Prizes are non-transferable. No substitutions.

6. Selection of Winner: A random drawing to select the winner will be made from among all eligible entries received. The prize drawing will be conducted by independent judges on or about the last day of each month of the contest. The "Smart Patrol" will offer random winners \$25 on the spot when they are randomly selected and spotted. There is no specific number of \$25 winners per month. Judges' decisions are final.

7. Notification and Redemption: If you have been drawn as the winner, KSCFCU will attempt to notify you via mail, email and/or phone approximately one (1) week after the drawing. Prize winners must complete, sign, have notarized and return to KSCFCU a Release of Liability, Waiver of Claims and Indemnity, and except where prohibited by law, Publicity Release, within 7 days of receipt of written prize notification or prize will be forfeited. On the spot winners must complete and sign a Release of Liability and photo release at time of winning. Winners agree to pay tax if required. Upon verification of the completed form by KSCFCU, you will be invited to the nearest branch to receive your prize. Prize is non-transferable and official photo identification (driver's license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.

8. Odds of Winning: Odds of winning depend on the total number of eligible entries received at the time of drawing.

9. Privacy: KSCFCU will be collecting personal data about you for the administration of the Drawing and for purposes of market research. You may specifically request to be completely removed from participation in the drawing. See the "Winners List" section below. No such personal data will be transferred or sold to any third party except in the following circumstances: When you give us permission to do so; when in good faith we believe the law requires it; under limited circumstances specifically described to you when we collect the information, such as in this Drawings or other promotions; to our affiliated companies, provided that our affiliated companies and their agents and advisors and their respective employees are restricted from using the information for any other purpose other than as described in these Official Rules; and to our respective agents for data processing purposes, our respective professional advisors and promotional and marketing agencies, provided that such agents, professional advisors and promotional and marketing agencies are restricted from using the information for any propose other than as described in these Official Rules.

10. Publicity: Acceptance of a prize constitutes permission for Drawing entities to use the winner's name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

11. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) entering the Drawing more than once per person during the monthly entry period; (2) using any method that artificially increases odds of winning; (3) non-compliance with these Official Rules; and (4) any other act which the Drawing Entities or the official judges determine in their sole discretion, jeopardizes the integrity or proper conduct of the Drawings.

12. Winner List: The name of the winners and a copy of the complete Official Rules are available by sending a self addressed, pre-stamped envelope with your request to "KSCFCU, 300 S. Plumosa Street, Merritt Island, FL 32952." By entering the drawing, you give KSCFCU permission to send and or make telephone solicitations including drawings updates and winner notification, specials or promotional and/or newsletter/updates. You may "opt-out" of the Drawing and of receiving future solicitations by sending your written request to KSCFCU, 300 S. Plumosa St., Merritt Island, FL 32952."

13. General Terms and Conditions: These Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. KSCFCU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, KSCFCU will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold KSCFCU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors (collectively the "Released Parties") harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of KSCFCU and will not be returned. "Released Parties" are not responsible for any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from an entrant's participation in the Drawing regardless of whether the material was prepared by KSCFCU, or a third party. Sponsor: Kennedy Space Center Federal Credit Union, 300 S. Plumosa Street, Merritt Island, FL 32952.