Spring Into Summer – Financial Management Sweepstakes
OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

PROMOTION PERIOD: The Spring into Summer Sweepstakes ("Sweepstakes") begins May 1, 2014 and ends June 30, 2014. Entries received prior to or after the Promotion Period are not eligible for the Sweepstakes.

HOW TO ENTER: Individuals will receive an automatic entry into the Sweepstakes when they log into EnCompass between May 1, 2014 and June 30, 2014, and have created at least one spending target (budget). One entry per individual.

Denali Alaskan Federal Credit Union and contest sponsor – Debtfolio, Inc. dba Geezeo – are not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. Denali Alaskan Federal Credit Union and Geezeo assume 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 envelope to Spring Into Summer Sweepstakes Winners, Attn: Geezeo Marketing Dept., PO BOX 821, Tolland CT 06084. This contest is administered by Geezeo.

ALTERNATE ENTRY: Individuals may also enter the Sweepstakes by hand printing the words "Spring Into Summer – Denali Alaskan Federal Credit Union" and their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mailing it (1 per envelope) to: Spring Into Summer Sweepstakes, Attn: Geezeo Marketing Dept., PO BOX 821, Tolland CT 06084. Mail-in entries must be postmarked no later than June 30, 2014 and received by July 3, 2014. Proof of mailing does not constitute proof of delivery. Geezeo is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of Geezeo and none will be returned.

ELIGIBILITY: Entries are open to the general public. No purchase necessary. To qualify for the Sweepstakes, entrants must be a resident of the 50 United States (D.C.), Guam and Puerto Rico and be 18 years or older.

Employees, Board volunteers and consultants of CLIENT NAME and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes subject to all applicable federal, state and local laws. Sweepstakes void where prohibited or restricted by law.

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 Geezeo, which are final and binding in all matters relating to this Sweepstakes.

SELECTION OF WINNER: Winner will be chosen by random selection the week of July 7, 2014, from all eligible entries received during the Promotion Period <u>from all participating financial institutions</u>. There will be a total of one (1) winner for the $1,000 Grand Prize and one (1) winner for the $500.00 First Prize.

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by e-mail, mail or telephone within 5 business days of selection. If a winning individual does not affirmatively accept his or her prize in writing or via e-mail within 10 calendar days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received.

Prize winners will be required to sign an affidavit of eligibility and liability/publicity release which must be returned within 10 days of notification. Winners agree to permit Geezeo and Denali Alaskan Federal Credit Union

to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. Geezeo and Denali Alaskan Federal Credit Union will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

PRIZES: There will be awarded one (1) prize of $1,000.00 (Grand Prize) and one (1) prize of $500.00 (First Prize). The arrangement of the prize distribution will be handled between the Prize Winner and Geezeo/Denali Alaskan Federal Credit Union. Geezeo/Denali Alaskan Federal Credit Union does not guarantee any specific rates or stock availability.

The odds of winning are approximately 1 in 30,000; however, actual odds of winning will depend upon the number of entries received from all participating financial institutions.

Final determination of winners will be made by a staff member of Geezeo, whose decision is final.

Prizes are non-transferable and no substitution of prizes is permitted without the permission of Geezeo, which reserves the right to substitute a prize with another prize of equal or greater value. Geezeo will report all prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to a prize 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.

GENERAL CONDITIONS:

- Geezeo reserves the right to add, delete or revise these Official Rules as necessary without notice. Geezeo and Denali Alaskan Federal Credit Union are not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless Geezeo, and Denali Alaskan Federal Credit Union, their 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. Geezeo and Denali Alaskan Federal Credit Union and each of its officers, directors, employees, customers and 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 the prize awarded or participation in this Sweepstakes.
- Geezeo and Denali Alaskan Federal Credit Union are not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry Denali Alaskan Federal Credit Union are 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. Geezeo reserve 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. Geezeo reserve the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant, Geezeo and Denali Alaskan Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Connecticut, USA, without regard to choice of law rules.
- **ARBITRATION**: **NOTICE OF BINDING ARBITRATION AGREEMENT**: You and we agree to attempt to informally settle any disputes arising out of or connected with this Contest or any prizes awarded. If that cannot be done, you and we agree that any dispute arising out of or connected with this Contest will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters that may be taken to SMALL CLAIMS

COURT). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED** THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW** BY A COURT. The place of arbitration shall be in the County in which you reside. FOR MORE DETAILS, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.