



Sharefax Credit Union, Inc.

Let us help build your future!

Main Office: 1147 Old State Route 74 • Batavia, Ohio 45103
(513) 753-2440 Fax (513) 753-2448

**"NEW CAR GIVEAWAY"
OFFICIAL RULES**

No purchase necessary to enter. Odds of winning are based on entries received.

EACH ENTRY WILL HAVE AN EQUAL CHANCE OF BEING DRAWN FOR THE GRAND PRIZE. ODDS OF WINNING DEPEND ON THE TOTAL ENTRIES RECEIVED.

Contest Period: April 1, 2009 – March 31, 2010

HOW TO ENTER TO BE A FINALIST: During the Contest Period, when you take advantage of a new product/service, open a new account, or correctly answer all quarterly trivia questions, you will be automatically entered for a chance to be drawn as one of the finalists. In addition, every member of Sharefax Credit Union will be automatically entered in one of the four drawings and one (1) attendee at the 2010 Annual Meeting will be drawn as one of the finalists. There will be a total of thirteen (13) finalists selected during the Contest Period: three (3) finalists will be drawn at the end of each calendar quarter and one (1) finalist through a random drawing from among the 2010 Annual Meeting member attendees.

QUALIFYING PRODUCT/SERVICE: A chance to be a finalist will be awarded when initiating a new savings account, checking account, debit card, credit card, IRA, share certificate, loan, home banking, bill payer, direct deposit/payroll deduction (minimum \$500 per month), electronic statement, certificate, ACH origination, and electronic alert. Only the primary account holder will be entered into the drawing. If you are a cosigner on a loan product, joint on an account, share certificate or IRA you will not be included in the drawing.

NO PURCHASE NECESSARY: To enter without taking advantage of any new product/service, opening a new account or correctly answering all quarterly trivia questions, hand print on a plain piece of 3 x 5 paper, your complete name, street address (P.O. Box), city, state, zip code and date of birth. A winner will be contacted by certified mail. Failure to comply with this or any other official rule will result in disqualification. Mail your entry in a hand addressed business-size (#10) envelope with first-class postage affixed, to: Sharefax New Car Giveaway, 7443 Mason-Montgomery Road, Mason, OH 45040, all entries must be received by close of business on March 31, 2010. Limit one entry per envelope. No mechanically reproduced entries permitted. Illegible/incomplete entries are void. The Credit Union is not responsible for lost, late, mutilated, postage due, misdirected entries or entries not received in time for the drawing. If an entry form is drawn but judges are unable to determine the winner because of illegible writing, or if the entry form is incomplete, that entry form will be disqualified. Proof of mailing does not constitute proof of delivery. Once submitted, entries become the sole property of the Credit Union and will not be acknowledged or returned.

ELIGIBILITY: Sharefax Credit Union New Car Giveaway is open to any individual who is 18 years of age or older and a legal U.S. citizen. Officers, directors, volunteers, employees of Sharefax, and members of their immediate families (spouse, parent and child) are ineligible to enter the drawing. Void where prohibited by law. Drawing is subject to all applicable federal, state and local laws and regulations. **By participating in the drawing, you agree to the terms and conditions of these Official Rules.**

DRAWING: We will be holding four drawings throughout the Contest Period. The drawings will be held on July 7, 2009, October 7, 2009, January 7, 2010 and April 7, 2010 at 9:00 am at Sharefax's Mason office. On those dates, we will randomly draw one (1) finalist from each of three (3) different categories. The categories are (1) general membership, which will be divided by account number into four equally numbered groups, (2) members, who took advantage of a Qualifying Product/Service during the previous quarter, and (3) trivia contestants, who answered correctly all the questions from the previous quarter. After the three (3) finalists are selected each quarter, another drawing will be made from all the non-finalist qualifying

entries in order to award a consolation prize (to be determined). A final drawing will be held at the 2010 Annual Meeting from among the member attendees to determine the thirteenth (13) finalist. In the event that all 13 finalists are not present at the annual meeting, only the contest finalists present will qualify for the final drawing.

FINALISTS: Finalists must be in attendance at the Sharefax 2010 Annual Meeting to win. Only one finalist will win the new Ford Focus. Credit Union will notify all of the finalists by certified mail of the location, date, and time of the 2010 Annual Meeting. Sharefax is not responsible if you fail to receive our Certified letter or you fail to claim your Certified letter. The finalist must be present, substitutions will not be allowed.

PRIZE: One (1) winner will be awarded an equipped 2010 Ford Focus (SE Sedan, Automatic Transmission, Power Doors/Locks, CD, and AC). To take delivery of the car, winner must present a valid drivers license, evidence of insurance and any other information required by state law. Winner is responsible for all federal and state taxes. The winner may opt to take a cash prize of \$10,000 instead of the car. The winner's name will be available at all Credit Union offices. The winner's name, address and social security number must be provided to Sharefax Credit Union for titling and reporting purposes.

COLLECTION OF AWARD: The 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.

TAX ISSUES: The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax consequences of the prize. Winner acknowledges this responsibility by entering the drawing.

LIABILITY/GENERAL RULES: The Credit Union is not responsible for any loss, which may occur in connection with the Drawing. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Drawing. Prize cannot be substituted, except as stated above, assigned or transferred by winner. The Credit Union 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 prize.

PUBLICITY AUTHORIZATION: The winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Drawing, shall be governed by, and construed in accordance with, the substantive laws of the State of Ohio, USA. Under no circumstances will entrant be permitted to obtain award for, and entrant hereby waives all rights to claim, punitive incidental or consequential damages, or any other damages, including attorney's fees, other than entrants actual out-of-pocket expenses (i.e., costs associated with entering this Drawing). Furthermore, entrant agrees that any and all disputes and causes of action arising out of or connected with this Drawing or any prize awarded, shall be resolved individually, without resort to any form of class action.

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