

Terms and Conditions

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Eligibility. Open to residents of the 50 United States and the District of Columbia who are age 18 or older at the time of entry, or to persons under 18 years old with parents' permission. Employees, volunteers, affiliates, and their immediate families are not eligible. Void where prohibited by law.

Entry Period. The first "Why I Love My Credit Union Video Contest ("Contest") from Pacific Crest Federal Credit Union begins January 1, 2010 and ends December 31, 2010 ("Entry Period").

How to Enter: Participants may enter the Contest " Why I Love My Credit Union via e-mail at online at www.pacificcrestfcu.com

Your video should be no longer than 20 seconds. A description of up to five (0-5) sentences about the video (i.e., why you love PACIFIC CREST FEDERAL CREDIT UNION)

Your first and last name:

Your daytime phone number:

Your email address:

Entrants must provide all of the information requested above or their entries are void. Pacific Crest Federal Credit Union will not disclose your last name, phone number, or email address to any outside entity. That information will be used only to determine eligibility and distribute prizes. E-mail entries must be completed and received by 11:59 PM EST on December 31, 2010. Incomplete entries are void.

Original work. By entering, participants represent and warrant to Pacific Crest Federal Credit Union that the submitted photo, caption and brief description is the participant's own original work; that the participant is the sole owner of the video, caption and description and all of the rights associated with it; that the video, caption and description do not violate any rights of others; and that the video, caption and description do not display any inappropriate material.

Rules binding. By participating, entrants agree to be bound by the Official Rules and the decisions of the judges, which shall be final and binding in all respects. Odds of winning depend on the total number of eligible entries received.

Prizes. There will be three (3) videos selected and three (3) prizes granted: 1st place= \$250, 2nd place = \$100 and 3rd place= \$50.

PELICAN MOVIE THEATRES
iTUNES

BLOCKBUSTER VIDEO
FRED MEYERS

VISA GIFT CARD

General Conditions. All federal, state, and local taxes, fees and surcharges on prizes are the sole responsibility of the prizewinners. Return of any prize and/or prize notification as undeliverable or failure of any entrant to comply with any Official Rules will result in disqualification and selection of an alternate winner. Winners give Pacific Crest Federal Credit Union permission to share their first name and city of residence, along with their winning video, caption and description of the video. Winners grant Pacific Crest Federal Credit Union the right to use and publish their first name and city of residence, winning video, caption and brief description online and in print, or any other media, in connection with the Contest. Acceptance of a prize constitutes permission for Pacific Crest Federal Credit Union and their advertising and promotional agencies to use winners' first names and city of residence; winning video; caption and brief description for editorials, advertising and promotional purposes without payment of additional compensa-

tion unless prohibited by law. By entering, participants release and hold harmless Pacific Crest Federal Credit Union, their respective parents, subsidiaries, affiliates, directors, officers, employees, attorneys, agents and representatives from any and all liability for any injuries, loss, claim, action, demand or damage of any kind arising from or in connection with the Contest or any prize won, participation in any Contest related activity, or participation in the Contest.

Sponsor. The sponsor of this contest is Pacific Crest Federal Credit Union, 2972 Washburn Way, Klamath Falls, Oregon 97603.