

Story of Service Trip to Member Forum 2018 Sweepstakes – Official Rules (“Rules”)

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

Eligibility: This Story of Service Trip to Member Forum 2018 Sweepstakes (“Sweepstakes”) is open to United States based credit unions only. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

Sponsorship: The Sweepstakes is sponsored by PSCU (“Sponsor”), located at 560 Carillon Parkway, St. Petersburg, FL 33716, 1-800-443-7728 ext. 4007. Sponsor reserves the right to modify these Rules.

Entry Period: This Sweepstakes begins on 5/1/2017 at 12:01 AM Eastern Time (“ET”) and ends on 9/30/2017 at 11:59 PM ET (“Entry Period”).

How to Enter: During the Entry Period, visit the Sweepstakes registration page located on Sponsor’s website at <http://www.pscu.com/storyofservice> and follow the instructions to complete and submit the Sweepstakes entry form to register your credit union. Limit one (1) entry per person. Odds of winning depend on the number of eligible entries received. By entering the Sweepstakes, you agree to the Rules and all decisions of Sponsor.

Limitations on Entries: LIMIT ONE (1) ENTRY PER PERSON. Entry through any sweepstakes service is prohibited. Any person who attempts or otherwise encourages the entry of multiple or false contact information under multiple identities or uses any device or artifice to enter or encourage multiple or false entries, as determined by Sponsor, will be disqualified. Use of robotic, automatic, macro, programmed or like entry methods is strictly prohibited.

Prize, Winner Selection and Notification: Winning credit union receives one (1) all access pass to Member Forum 2018 by PSCU, scheduled to take place on April 24-26, 2018 in Puerto Rico. This pass includes registration fees, meals provided as part of the event, 3 night stay in the hotel and coach class airfare to and from the Member Forum only; all other costs and expenses associated with attending Member Forum 2018 are NOT included as part of the prize and are the winner’s sole responsibility. This prize has a retail value of up to \$3000.00. All taxes on the prize, if any, are the sole responsibility of the winning credit union. One (1) winner will be selected at random from all eligible entries received in a drawing held on or about 10/1/2017. The drawing will be conducted by Sponsor, whose decisions on all matters regarding the Sweepstakes shall be final and binding. The winning credit union will be notified via email address at the point of contact email address used to register for the Sweepstakes within twenty-four (24) hours after the drawing. Contact person for the winning credit union must sign and return a Declaration of Eligibility and Liability/Publicity Release within three (3) days of receipt in order to claim the prize. The winning credit union must also provide Sponsor with the name and title of the representative who will use the Member Forum 2018 all access pass

within three (3) days of notification so that Sponsor can register that representative for the conference. If a notification email is returned as undeliverable, or if a potential winning credit union fails to sign and return the claim forms or provide the name of the representative within the designated time, or if a potential winning credit union is determined to be ineligible or otherwise not in compliance with these Rules, then that potential winner will be disqualified, the prize forfeited, and another potential winner selected at random from among remaining eligible entries, time permitting. Sponsor reserves the right not to award the prize if no winner can be confirmed prior to 3:00 PM ET on 10/30/2017. No cash in lieu of prize and no substitution of prize except in Sponsor's sole discretion. Winning credit union shall designate one (1) representative to attend Member Forum 2018 using the prize all access pass in accordance with its own internal policies and Sponsor will have no liability or responsibility in any dispute related to which individual representative of the winning credit union will use the all access pass. There shall be no compensation or prize substitution if winning credit union representative is unable to attend Member Forum 2018 by reason of illness, family emergency, personal events, terrorism, labor strikes, weather, or other acts beyond Sponsor's control. Sponsor shall have no responsibility to winner if Member Forum 2018 is cancelled or rescheduled for any reason.

RELEASE, INDEMNIFICATION AND LIMITATION OF LIABILITY: BY ENTERING THE SWEEPSTAKES, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE AND HOLD HARMLESS PSCU AND ITS AFFILIATES, SUBSIDIARIES, OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY LIABILITY, DAMAGE, LOSS OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ENTRANT'S PARTICIPATION IN THE SWEEPSTAKES AND THE ACCEPTANCE, USE, OR MISUSE OF THE PRIZE OR ANY PRIZE-RELATED ACTIVITY.

Publicity: As a condition of entry, except where prohibited by law, each entrant grants to Sponsor a perpetual, worldwide, royalty free license and right to publicize, broadcast, display and/or otherwise use the entrant's corporate name and address in any media now known or hereafter devised throughout the world in perpetuity for advertising and publicity purposes, without compensation, permission or approval.

General Conditions: Sponsor is not responsible for lost, late, incomplete, stolen, misdirected, or illegible entries, email, mail, or other communications or shipments; or for any computer, telephone, satellite, cable, network, electronic or Internet hardware or software malfunctions, failures, connections, or availability, or garbled, corrupt or jumbled transmissions, service provider/Internet/website/use net accessibility, availability, or traffic congestion, or any technical error, or unauthorized human intervention, or the incorrect or inaccurate capture of entry or other information, or the failure to capture, or loss of, any such information. Sponsor is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with or utilized in the Sweepstakes and assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, technical error, or other act or occurrence. Sponsor is not responsible for injury or damage to participants' or to any other person's computer or mobile device related to or resulting from participating in this

Sweepstakes or downloading materials from the www.pscu.com/membersmatter website or use of the website. If the Sweepstakes is not capable of running as planned by reason of, but not limited to, infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which Sponsor, in its sole opinion, deems could corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and conduct the random drawings from among all eligible entries received prior to and/or after (as appropriate) the action taken by Sponsor or to otherwise make prizes available to be won in a manner deemed by Sponsor, in its sole discretion, to be fair, appropriate and consistent with the spirit of these Rules.

Winner's List: The name of the winning credit union will be posted on Sponsor's website for thirty (30) days following confirmation. Or, you may send a self-addressed stamped envelope to Story of Service Trip to Member Forum 2018 Sweepstakes Winner, PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716, before 9/30/2017. Allow six to eight weeks following the end of the Sweepstakes to process requests.