

**\$50 Savings Tip Drawing**  
**OFFICIAL RULES**

NO PURCHASE IS NECESSARY TO ENTER OR WIN THIS DRAWING.

1. **SPONSORSHIP:** The Virginia Credit Union (VACU) a state chartered credit union with a principal office located at 7500 Boulders View Drive, Richmond, VA 23225, is sponsoring the Bill Payer Drawing ("Drawing").
2. **ELIGIBILITY:** To enter the Drawing, you must be a lawful permanent resident of the United States, 15 years of age or older and must not be considered a minor in your state of residence. The Drawing is void in Puerto Rico, U.S. territories and possessions, outside of the United States, and where restricted or prohibited by law. Employees and Official Family of Virginia Credit Union, and its affiliates, their immediate families (spouse, parents, children and siblings) and individuals living in the households of such employees are ineligible to participate in this Drawing.
3. **HOW TO ENTER:** The Drawing period begins on 7/20/09 and ends on 8/31/09 ("Drawing Period"). Entry is made by submitting a savings tip online at [www.vacu.org/savesmart](http://www.vacu.org/savesmart) by 6 p.m. on 8/31/09. Each member is entered only once, regardless of the number of entries made during the qualifying period. The \$50 prize will be awarded in the form of a Visa gift card. Alternatively, individuals can enter the Drawing by sending in a 3x5 postcard to, "VACU \$50 Savings Tip Drawing," P.O. Box 90010, Richmond, VA 23225-9010, requesting to be entered into the Drawing. The postcard must contain the name, address and contact information of the person requesting to participate in the Drawing. Only one entry per envelope will be accepted. Entries must be postmarked by 8/31/09 and received no later than 9/4/09.
4. **DRAWING:** A drawing will be held at Virginia Credit Union on 9/08/09 and will be selected from qualifying entries. Odds of winning a prize depends on the number of entries received. Entrant may not win more than once during the Drawing Period. The potential winners will be notified by phone or mail. If a potential winner cannot be reached within seven (7) days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected.
5. **PRIZES:** One prize of a \$50 Visa Gift card will be awarded.
6. **PRIZE CONDITIONS:** In the event a VACU representative determines, in its sole discretion based on his/her interpretation of these Official Rules, that an entrant is found to be ineligible or if he/she does not comply with these Official Rules, then the potential winner will be disqualified and an alternate winner will be selected through a random Drawing from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification, and an alternate winner will be selected. All federal, state or other tax liabilities (including income taxes) arising from this Drawing will be the sole responsibility of the winner. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for VACU to use said winner's name in all forms of media, in perpetuity, without further compensation. Further, the winner will be required to complete and sign a publicity release in order to claim the prize. Winners must return the publicity release to the address provided above within fourteen (14) days after their prize notification or their prize will be forfeited and awarded to an alternate winner.
7. **DRAWING CONDITIONS:** This Drawing is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of VACU and waive any right to claim ambiguity in the Drawing or these Official Rules. VACU is not responsible for lost, late, misdirected, undeliverable or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. VACU may prohibit an entrant from participating in the Drawing or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Drawing by cheating, hacking, deception, or other practices or intending to annoy, abuse, threaten or harass any other entrants or VACU entities. If for any reason this Drawing is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of VACU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then VACU reserves the right at its sole discretion to cancel, terminate, modify or suspend the Drawing and randomly draw from those entries received up to the cancellation/suspension date.
8. **NO LIABILITY:** By entering, winner agrees to comply with all Official Rules as stated and agrees to release, discharge, indemnify and hold harmless VACU and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Drawing as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Drawing-related activity or participation in this Drawing.
9. **WINNER'S LIST:** To receive a complete list of the prize winners, send a self-addressed, stamped business-size (#10) envelope to: "VACU \$50 Savings Tip Drawing," P.O. Box 90010, Richmond, VA 23225-9010.
10. **CHOICE OF LAW:** This drawing and these Official Rules shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia, without regard to any choice of law or conflict of law rules. Any dispute arising out of the Drawing or these Official Rules shall be brought and heard in the federal or state courts located in the City of Richmond, Virginia.