

**\$100 Financial Fitness Week Drawing
OFFICIAL RULES**

1. **NO PURCHASE NECESSARY.** Drawing open to all natural person members of Virginia Credit Union (VACU) who are in good standing with VACU and a U.S. resident.
2. **PRIZES.** VACU will award one \$100 cash prize. Entry is made by participating in a financial check up with a VACU employee between 8 a.m. on 10/20/08 and 12 noon on 10/25/08. Each member is entered only once, regardless of the number of entries made during the qualifying period. Members may also enter without a financial check up by printing their name and address on a 3" x 5" card and mailing it to: "VACU \$100 Financial Fitness Week Drawing," P.O. Box 90010, Richmond, VA, 23225-9010. Only one entry per envelope will be accepted. Entries must be postmarked by 10/23/08 and received no later than 10/29/08. A drawing will be held at Virginia Credit Union on 11/1/08 and will be selected from qualifying entries. Odds of winning depend upon the total number of entries received.
3. **ELIGIBILITY.** 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. Winners will be notified by phone or mail and will be required to sign a publicity release in order to claim the prize. A parent or guardian may be required to sign release before prize may be awarded to the minor. All entries become the property of Sponsor. Prizes are nontransferable. Federal, state and local taxes and expenses relating to the acceptance and use of the prizes are the sole responsibility of the winner. Drawings are subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.
4. **LIMITATION OF LIABILITY.** Members agree to release, indemnify and hold harmless Virginia Credit Union, and their officers, directors, shareholders, members, subsidiaries, affiliates, advertising and promotion agencies from any injuries, losses, damages, claims and actions of any kind resulting or arising from participation in the drawing or acceptance, possession or use of any prize that may be awarded. Furthermore, by participating, entrants agree to be bound by the laws of the Commonwealth of Virginia and these Official Rules and to accept decisions of the Sponsor as final in all matters relating to this drawing.
5. **LIST OF WINNERS.** For the name of the winners, send a self-addressed stamped envelope to: Virginia Credit Union \$100 Financial Fitness Week Drawing, P.O. Box 90010, Richmond, VA 23225-9010.
6. **SPONSOR.** This drawing is sponsored by Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010.
7. **PUBLICITY.** Acceptance of a prize constitutes permission for Sponsor to use the winner's name and likeness for advertising and promotional purposes without additional compensation to the winner.
8. **GENERAL.** 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.