



## OFFICIAL RULES

"It's So Easy" Membership Drive '07 Sweepstakes

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR ODDS OF WINNING.**

**Offer Period:** Sweepstakes begins 12:01 a.m. (CST) on April 23, 2007 and ends at 3:00 p.m. (CST) on December 31, 2007 (the "Promotional Period"). All prizes will be awarded before January 31, 2008.

**Eligibility:** Sweepstakes is only open to entrants who are legal U.S. residents of the 50 United States and District of Columbia, 18 years of age or older as of 12:01 a.m. CST, April 23, 2007. If you are currently joint on any SSFCU account, you are not eligible to participate. Employees and board members of SSFCU and their respective subsidiaries, affiliates, and agents and their immediate family members (spouse, parents, or children) as well as other individuals living in the households of such persons are not eligible.

**Entry:** To receive automatic entry, each entrant must do the following: (1) become a member of Security Service Federal Credit Union (SSFCU) by opening and funding an SSFCU savings account with at least \$5 during the Promotional Period and (2) open one of the qualified SSFCU checking accounts at that time: (a) Basic, (b) Member Checking Rewards, (c) CheckPlus, (d) SuperCheckPlus, or (d) any Business Checking Account. Winners' accounts must be open and in good standing (i.e. must not be in a negative account status) at the time of the drawing in order to be eligible. To enter without purchasing, you must do the following: (1) visit any SSFCU Service Center and (2) complete, sign, and submit an Official Entry Form. Limit one entry per person.

**Prizes:** Five (5) prizes will be awarded. Each prize will include a \$5,000 deposit into the winner's SSFCU checking account (or via certified check if winner entered without purchasing) and the ability of the winner to designate SSFCU to make a \$5,000 donation to a primary, secondary, or post secondary school (excluding day care providers and home schools) located in SSFCU's field of membership geographical areas. Limit one prize per person. Limit one donation designation per school.

**Odds of Winning:** Odds of winning will depend upon number of eligible entries at the time of each drawing. There is no limit to the number of people who will be allowed to enter the Sweepstakes. Based upon the credit union's estimate of 10,000 eligible entries, the odds of winning are: 1:2,500.

**Prize Claim:** Winners will be notified by phone or certified mail no later than 15 days after winning the prize. Winners will have 10 days to claim their prize. Winners will be required to verify their address and execute an affidavit of eligibility and acceptance of these Official Rules. Winners will also be required to furnish their Social Security number, which will only be used for the purpose of reporting the winnings to the IRS, as required by law. The prize is subject to 1099 income tax reporting. A winner's failure to comply with these Official Rules will result in a forfeiture of the prize and an alternative winner will be selected.

**Limitation of Liability:** Entrants agree to release, discharge, indemnify, and hold harmless Security Service Federal Credit Union and their employees, board members, subsidiaries, affiliates, and agents (collectively "Releasees") from and against any injuries, losses, damages, claims, actions, or any liability of any kind resulting from or arising from participation or attempted participation in the Sweepstakes and/or the acceptance, possession, misuse, or nonuse of any prize that may be awarded (including any travel related thereto).

**Additional Terms and Conditions:** Any attempt by a person to undermine the legitimate operation of these Sweepstakes may be a violation of criminal and civil law, and, should an attempt be made, SSFCU reserves the right to seek damages from any such person to the fullest extent permitted by law. SSFCU's failure to enforce any terms of these Official Rules shall not constitute a waiver of that provision. SSFCU reserves the right to change, modify, cancel, suspend, or extend the Sweepstakes without notice. All determinations by SSFCU as to the selections of winners and to the enforcement of these Official Rules are final and binding on all entrants.

**Winners List:** To request the names of the winners, send a self-addressed stamped envelope to Security Service Federal Credit Union – "It's So Easy" Sweepstakes, P.O. Box 691510, San Antonio, Texas 78269-1510. Requests must be received no later than January 31, 2008. The winners list will be sent when all winners have been verified.

**Sponsor:** Security Service Federal Credit Union, 16211 La Cantera Parkway, San Antonio, Texas 78269.