

Official Contest Rules Get Carducated Video Contest

Official Contest Rules will be available on the Covera Card Solutions website. Participating credit unions can display a copy of the Official Contest Rules on their site.

Contest Period. Contest begins 6/1/2010 and ends 10/31/2010 (“contest period”).

Contest Parameters. Create a video promoting the responsible use of debit, credit and/or ATM cards and upload and promote the video on YouTube during the contest period to win a \$5,000 scholarship or other prizes.

Eligibility: The contest is open to members of credit unions participating in the Get Carducated Video Contest. Entrants must be aged 16-21 as of their video entry date, and must be currently attending a college, or college-bound and attending a college by October 1, 2012. If the entrant is under 18, he or she must provide the signature consent of a parent or legal guardian on the entry form and permission agreement. All entrants, regardless of age, must sign and submit the entry form and permission agreement with their videos.

Employees of participating credit unions, Covera Card Solutions, the Credit Union Association of New York and its affiliates, their immediate families (spouses, parents, children and siblings and their spouses) and persons living in the households of any of the above, whether related or not, are ineligible. The contest is subject to all applicable federal, state and local laws and regulations.

To Enter. To enter, create a video promoting the responsible use of ATM, credit and/or debit cards and upload to The Get Carducated YouTube channel. Your video must contain appropriate title and tags. Once the video is uploaded, you must submit the video link, along with the completed contest entry form and permission agreement, to Covera Card Solutions via email at getcarducated@gmail.com, fax at (518) 782-4313 or mail at Get Carducated Video Contest, P.O. Box 13539, Albany, NY 12212-3539. You must also subscribe to the Get Carducated YouTube Channel and include it as a favorite on your own YouTube page if applicable.

One entry per person. NO PURCHASE NECESSARY.

Unless a submission is excluded or disqualified by Covera Card Solutions, at its sole discretion, each submission will be added as a favorite to the Get Carducated YouTube Channel within two (2) business days of receipt by Covera Card Solutions. Views will be counted through October 31, 2010.

Covera Card Solutions is not responsible for lost, late, misdirected, incomplete or illegible entries.

Entrant Authorization: By entering this contest, all entrants authorize the use of their photos or likeness, their names and their submitted videos to be used by Covera Card Solutions and all participating credit unions for promotional purposes.

By entering this contest, entrants acknowledge and agree to YouTube's "Terms of Use," which are available at <http://www.youtube.com/t/terms>.

Content Requirements: By entering this contest, an entrant affirms, represents and warrants that: a.) the entry is an original work; b.) the entry does not defame or invade the rights or privacy of any person, living or deceased, and does not contain any material that would violate or infringe upon the copyrights, patents, trademarks, rights of privacy or publicity, or other intellectual property rights of any person or entity; c.) to the extent that this entry contains any person living or deceased, the entrant has secured and can provide, upon Covera Card Solution's request, all necessary permissions to enable inclusion and use of such materials in its entry and posting of such materials on the website. Entrants warrant that they have the consent of all people appearing in the video(s) to the image and likeness and they will sign a release if requested by Covera Card Solutions.

Entrants are prohibited from submitting entries that a.) contain material that is copyrighted, protected by trade secrets or otherwise subject to this party proprietary rights, including privacy and publicity rights, unless the entrant is the owner of such rights or has permission from the rightful owner to post the material and grant to Covera Card Solutions and YouTube all the license rights granted herein; b.) contain material that is unlawful, obscene, defamatory, libelous, threatening, pornographic, harassing, hateful, racially or ethnically offensive, or encourages conduct that would be considered a criminal offense, give rise to civil liability, violate any law, or is otherwise inappropriate.

Covera Card Solutions reserves the right to edit all entries for content and the right to refuse to add any video as a favorite to the Get Carducated YouTube Channel, thereby disqualifying the entrant from winning the Grand prize, second-place or third-place prize if the entry violates the Official Rules of this contest, or if the entry infringes upon the intellectual property rights or other rights of any person or entity.

Subject to the rights of YouTube, all submissions shall become the property of Covera Card Solutions; and Covera Card Solutions may use, sell or license the submission, with or without compensation, without further consent of anyone submitting a video.

Covera Card Solutions reserves the right to withdraw or remove any video submission already added as a favorite to the Get Carducated YouTube Channel for the purpose of the contest with no prior communication to or consent from the entrant.

Judging Criteria: Winning videos will be selected according to the number of times they are viewed on the video-sharing website www.youtube.com. The number of views must exceed 350 to be considered for the grand prize. Once Covera Card Solutions has added an entrant's video as a favorite on YouTube, the entrant is responsible for promoting online viewing of his or her video for the purpose of winning the contest.

Prize: The grand prize winner will receive a \$5,000 scholarship paid directly to the winner and post-secondary educational institution. The second-place winner will receive a 2.26GHz MacBook (valued at \$999.00) and a \$500 college book credit. The third-place winner will receive an iPhone 3GS 16GB(valued at \$199) and a \$250 college book credit. Book credits will be paid directly to the winner and post-secondary educational institution. Covera Card Solutions is not responsible for any costs related to the iPhone such as activation fees or mobile voice and data plans. Additionally, the first 25 participants who submit eligible videos (videos posted to YouTube by Covera Card Solutions) will each receive a \$25 iTunes music download gift card.

In the event of a tie after the closing of the contest, Covera Card Solutions may decide the winner or other placement of tied entries. The decision of Covera Card Solutions shall be final.

Prize Restrictions: Prizes are not transferable. No substitution of prize is permitted except at the sole discretion of Covera Card Solutions. Federal, state and local taxes and any expenses relating to the acceptance and use of the prize are the sole responsibility of the winner.

Prize Claim: Winners will be notified by mail or phone and a traceable method of delivery, and will be required to complete and sign an Affidavit of Eligibility, a liability release and a publicity release. All forms must be returned within seven (7) days after issuance of prize notification, or the prize will be forfeited and awarded to an alternate winner. Each prize will be awarded at the winner's credit union.

The prize may be forfeited and awarded to an alternate winner in the event that: a prize is won by a person who is not of the legal age of majority in the state of residence ("minor") without a signed consent form from a parent or guardian; the entrant does not belong to a participating credit union; the entry or entrant is found to be in noncompliance with these Official Contest Rules; or a prize notification is unclaimed or returned as undeliverable.

Other Conditions: By submitting a video for this contest, entrants agree to: a.) comply with the Official Contest Rules and the decisions of Covera Card Solutions, which shall be final in all respects; b.) release, discharge, hold harmless and agree to indemnify Covera Card Solutions, participating credit unions and the Credit Union Association of New York, its subsidiaries, affiliates, officers, directors and employees, from any liability, claims or damages arising out of their participation in and sponsorship of the contest; and c.) execute a release and hold harmless agreement which will include terms and be in a form designated by Covera Card Solutions. By accepting the prize, the winner agrees to allow Covera Card Solutions, his/her credit union and the Credit Union Association of New York to use of his/her name and/or likeness for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing. As a condition of entering the contest, each entrant agrees that: a.) under no circumstances will he/she be permitted to obtain awards for, and hereby waives all rights to claim, punitive, incidental, consequential and any other damages, other than for

actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this contest or the prize awarded shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but, in no event, attorney fees.

Limitation of Liability: Covera Card Solutions is not responsible for printing, typographical, human or other errors in any contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible entries; or any combination thereof. If Covera Card Solutions suspects or has actual evidence of electronic or non-electronic tampering with any portion of the contest, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures to compromise or corrupt or affect the administration, integrity, security, fairness or proper conduct of the contest, Covera Card Solutions may, in its sole discretion, disqualify anyone who tampers with the entry or viewing process; void any entries submitted fraudulently; or modify, suspend or terminate the contest. Covera Card Solutions reserves the right to seek damages or other remedies from, or seek prosecution of, any such person to the extent permitted by law. Covera Card Solutions will cooperate with authorities and individuals to protect their rights.

This contest is provided by Covera Card Solutions.