

SCAN YOUR SMILE & WIN SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZE.

- 1. Eligibility:** Scan Your Smile & Win Sweepstakes (the "Sweepstakes") is open to any individual who is a member in good standing with Aberdeen Proving Ground Federal Credit Union ("APGFCU"), a legal U.S. citizen and at least 18 years of age. Officers, directors, volunteers, and employees of APGFCU and members of their immediate families (spouse, parent, child, and sibling) and persons residing in their households (whether related or not) are ineligible to participate in this Sweepstakes. Void where prohibited or restricted by law. Sweepstakes subject to all applicable federal, state, and local laws and regulations. By participating in the Sweepstakes, you agree to the terms and conditions of these Official Rules.
- 2. How To Enter:** The Sweepstakes begins on 10/01/09 and ends on 10/31/09 ("Sweepstakes Period"). There are two (2) ways to enter during the sweepstakes period. **(1) Have your picture taken by APGFCU staff to create an in house photo ID:** New and current members in good standing who agree to have their photo taken, as an in house photo ID substitute to presenting their driver's license, during the Sweepstakes period will be automatically entered to win one (1) of five (5) personal home size cross-cut shredders. **(2) Mail Entry:** Members in good standing with APGFCU: legibly hand-print your name, address, day and evening phone numbers, and the words "Smile & Win a Shredder" on a 3x5 card, and mail it in a stamped #10 envelope to: Smile & Win a Shredder Sweepstakes, attn: Marketing Department, P.O. Box 1176, Aberdeen, MD 21001. One (1) entry per member, regardless of method of entry. Duplicate entries will be destroyed. Proof of mailing does not constitute proof of delivery. Mail-in entries must be received by November 6, 2009, to be eligible for the drawing. No mechanical reproductions or other automated means of entry permitted. APGFCU is not responsible for lost, late, misdirected, postage due, damaged, mutilated, illegible, or incomplete entries. All entries will become the property of APGFCU and will not be acknowledged or returned.
- 3. Drawings:** Potential winners will be selected from all eligible entries received in random electronic drawings held on or about November 12, 2009. Winners will be selected by APGFCU, whose decisions are based on their sole discretion and interpretation of these official rules, and are final and binding in all respects. Limit one (1) prize per member.
- 4. Notification:** The potential winners will be notified by phone, e-mail or U.S. mail. APGFCU is not responsible for notifications that are misdirected or not received because of incorrect information. If APGFCU, after reasonable effort, is unable to contact the potential winner(s) within 10 business days from the first notification attempt, the potential winner(s) may be disqualified and an alternate winner(s) may be selected.
- 5. Odds:** Actual odds of winning will depend on the total number of eligible entries received.
- 6. Prize Description:** Five (5) winners will each receive a personal home size cross cut shredder with an Approximate Retail Value of \$89.99. Member must be in good standing with the credit union to receive the prize. Limit one prize per winner. No substitution of prize (or portion of prize) permitted. The winner is responsible for payment of all applicable federal, state, and local taxes imposed on the prize and for any other expenses not specified. APGFCU reserves the right to substitute a prize of equal or greater value if the designated prize should become unavailable for any reason.
- 7. Winners List:** You may obtain a list of the Winners on or after November 12, 2009 by sending a self addressed, stamped envelope to Scan Your Smile & WIN Sweepstakes, Attn: Marketing Department, P.O. Box 1176, Aberdeen, MD 21001.
- 8. Consent to Publicity and Release:** By entering the Sweepstakes, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a prize without further compensation. You agree to release and hold harmless APGFCU, its employees, agents, representatives, and affiliates from any and all claims arising directly or indirectly from any publicity about the Sweepstakes.
- 9. Limitation of Liability:** APGFCU does not in any way endorse, warrant, or assume liability for the prizes offered in this sweepstakes. APGFCU is not responsible for printing or typographical errors in any Sweepstakes related material, or stolen, lost, late, misdirected, damaged, incomplete, or illegible entries. APGFCU reserves the right to cancel or modify the Sweepstakes if fraud compromises the integrity of the Sweepstakes as determined by APGFCU in its sole discretion. APGFCU reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does not comply with these official rules.
- 10. Release:** By receipt of any prize, winner(s) agree to hold APGFCU, its respective officers, directors, employees and assigns, harmless against any and all claims and liability arising out of use of prize.

11. Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Maryland, without regard to choice of law rules.

12. Sponsor: Aberdeen Proving Ground Federal Credit Union, P.O. Box 1176, Aberdeen, MD 21001.