

SAVING IS FOR EVERYONE SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZE.

1. To enter: The Sweepstakes begins 02/22/10 and ends on 03/06/10 ("Promotion Period"). There are two (2) ways to enter during the promotion period. **(1) Complete a MD Saver enrollment form with a required deposit into your credit union account:** An Aberdeen Proving Ground Federal Credit Union ("APGFCU") member in good standing automatically will receive one (1) sweepstakes entry when the member completes a MD Saver enrollment form and makes a required share deposit (in any amount). This may be accomplished via any in person branch visit or through the mail. **(2) TO ENTER WITHOUT PURCHASE OR OBLIGATION:** Members in good standing with APGFCU: legibly hand-print your name, address, day and evening phone numbers, and the words "Saving is for Everyone Sweepstakes" on a 3x5 card, and mail it in a stamped #10 envelope to: "Saving is for Everyone Sweepstakes", P.O. Box 1176, Aberdeen, MD 21001. If an entry form is drawn, but the judges are unable to determine the winner because of illegible writing, that entry will be disqualified. Proof of mailing does not constitute proof of delivery. Mail-in entries must be postmarked by March 6, 2010 and received by March 13, 2010 to be eligible. **Limit: One Entry per Member, regardless of method of entry.** Duplicate entries will be destroyed. 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. The Sweepstakes is subject to cancellation at any time, for any reason and without prior notice.

2. Eligibility: Sweepstakes is open to any individual who is a member in good standing with 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 are ineligible to enter the Sweepstakes or win a prize. 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.

3. Drawings: On or about March 22, 2010, two (2) random prize drawings will be held. All eligible entries from those members completing the enrollment form and mail-in entries processed during the promotion period will be included in the prize drawings. The drawings will be conducted by judges designated by APGFCU. Winners need not be present and will be notified by phone and/or mail. By participating in the Sweepstakes, you agree to accept the decision of the judges as final in all matters relating to the Sweepstakes.

4. Notification: The winners will be notified by phone and/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 winner(s) within 10 business days from the first notification attempt, the 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: Two (2) winners will each receive one (1) \$250 Certificate with a term of 12 months or longer. Penalty for early withdrawal of certificate. Limit one prize per winner. No substitution or cash equivalent of prize (or portion of prize) permitted. Prizes are subject to availability and APGFCU reserves the right to substitute a prize of comparable or greater value. Prizes won by individuals who are not of the age of majority under the laws of their state of residence ("minors") shall be awarded in the name of the winner's parents or legal guardian. 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.

7. Winners List: You may obtain a list of the Winners on or after March 31, 2010 by sending a self addressed, stamped envelope to Saving is for Everyone 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.