

Spend Smart and Win. Sweepstakes OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

PROMOTION PERIOD: The Spend Smart Sweepstakes (“Sweepstakes”) begins October 1, 2015 and ends November 30, 2015. Entries received prior to or after the Promotion Period are not eligible for the Sweepstakes.

HOW TO ENTER: Individuals will receive an automatic entry into the Sweepstakes when they log into BMI Federal Credit Union My Finance Tool between October 1, 2015 and November 30, 2015, and have added at least one spending target. One entry per individual.

CLIENT NAME and contest sponsor – Debtfolio, Inc. dba Geezeo – are not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. BMI Federal Credit Union and Geezeo assume no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. To obtain a list of winners, send a self-addressed envelope to Spend Smart Sweepstakes - Winners, Attn: Geezeo Marketing Dept., 1315 Jamestown Road, Suite 103, Williamsburg, VA 23185. This contest is administered by Geezeo.

ALTERNATE ENTRY: Individuals may also enter the Sweepstakes by hand printing the words “Spend Smart – CLIENT NAME” and their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mailing it (1 entry per envelope, only 1 entry per individual) to: Spend Smart Sweepstakes – BMI Federal Credit Union, Attn: Geezeo Marketing Dept., 1315 Jamestown Road, Suite 103, Williamsburg, VA 23185. Mail-in entries must be postmarked no later than November 30, 2015 and received by December 4, 2015. Proof of mailing does not constitute proof of delivery. Geezeo is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of Geezeo and none will be returned.

ELIGIBILITY: Entries are open to the general public. No purchase necessary. To qualify for the Sweepstakes, entrants must be a resident of the 50 United States (D.C.), Guam and Puerto Rico and be 18 years or older.

Employees, Board members and consultants of BMI Federal Credit Union and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes subject to all applicable federal, state and local laws. Sweepstakes void where prohibited or restricted by law.

AGREEMENT TO OFFICIAL RULES: Participation in the Sweepstakes constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of Geezeo, which are final and binding in all matters relating to this Sweepstakes.

SELECTION OF WINNERS: Winners will be chosen by random selection the week of December 7th, 2015, from all eligible entries received during the Promotion Period from all participating financial institutions. There will be a total of five (5) prizes: \$500.00 Grand Prize, \$250.00 first runner up prize, \$100.00 second runner up prize, \$100.00 third runner prize, and \$100.00 fourth runner up prize.

(Insert number/details about Special Prizes here if you are sponsoring one)

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by e-mail, mail or telephone within 5 business days of selection. If a winning individual does not affirmatively accept his or her prize in writing or via e-mail within 10 calendar days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received.

Prize winners will be required to sign an affidavit of eligibility and liability/publicity release which must be returned within 10 days of notification. Winners agree to permit Geezeo and BMI Federal Credit Union to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except

where prohibited by law. Geezeo and BMI Federal Credit Union will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

PRIZES: There will be awarded five (5) prizes: \$500.00 Grand Prize, \$250.00 first runner up prize, \$100.00 second runner up prize, \$100.00 third runner prize, and \$100.00 fourth runner up prize. *(Insert description of special prize if there will be one).* The arrangement of the prize distribution will be handled between the Prize Winner and Geezeo/BMI Federal Credit Union. Geezeo/BMI Federal Credit Union does not guarantee any specific rates or stock availability. No prize substitution is allowed.

The odds of winning are approximately 1 in 30,000; however, actual odds of winning will depend upon the number of entries received from all participating financial institutions. *(Insert odds for special prize if there will be one).*

Final determination of winners will be made by a staff member of Geezeo, whose decision is final.

Prizes are non-transferable and no substitution of prizes is permitted without the permission of Geezeo, which reserves the right to substitute a prize with another prize of equal or greater value. Geezeo will report all prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to a prize are the sole responsibility of the winner. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

GENERAL CONDITIONS:

- Geezeo reserves the right to add, delete or revise these Official Rules as necessary without notice. Geezeo and BMI Federal Credit Union are not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless Geezeo, and BMI Federal Credit Union, their subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. Geezeo and BMI Federal Credit Union and each of its officers, directors, employees, customers and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of entrants and/or winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded or participation in this Sweepstakes.
- Geezeo and BMI Federal Credit Union are not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry from being made or received during the promotional period. Geezeo and BMI Federal Credit Union are not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes. Geezeo reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. Geezeo reserve the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant, Geezeo and BMI Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Connecticut, USA, without regard to choice of law rules.
- **ARBITRATION: NOTICE OF BINDING ARBITRATION AGREEMENT:** You and we agree to attempt to informally settle any disputes arising out of or connected with this Contest or any prizes awarded. If that cannot be done, you and we agree that any dispute arising out of or connected with this Contest will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT**. Arbitrator decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW** BY A COURT. The place of arbitration shall be in the County in which you reside. FOR MORE DETAILS, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.