

OFFICIAL RULES

Kinecta Express 2010 Cash & Load Sweepstakes

- ELIGIBILITY:** The Kinecta Express 2010 "Cash and Load" Sweepstakes (the "Sweepstakes") is open to legal residents of California, who are physically located and reside in California, and are 18 years of age or older at the time of entry ("Eligible Participant"). All Employees and their immediate family members (spouse, parents, children, siblings, and their respective spouses) and their respective household members (whether related or not), of Kinecta Federal Credit Union ("Sponsor") or its Credit Union Service Organizations (CUSOs); manufacturers or distributors of the Sweepstakes materials; Fidelity; Visa U.S.A. Inc.; and their advertising and promotion agencies are ineligible to participate in the Sweepstakes. Entry in the Sweepstakes constitutes your full and unconditional acceptance of these Official Rules. **NO PURCHASE NECESSARY. PURCHASE OR LOAD TRANSACTION WILL NOT IMPROVE ODDS OF WINNING. OPEN TO LEGAL RESIDENTS OF CALIFORNIA, 18 YEARS OF AGE OR OLDER. VOID WHERE PROHIBITED.**
- SWEEPSTAKES PERIOD:** The Sweepstakes "Promotion Period" begins at 12:00:00 am Pacific Standard Time (PST) on March 1, 2010 and ends 11:59:59 pm PST on April 30, 2010. All automatic entries must be received by 11:59:59 pm PST on April 30, 2010.
- GENERAL RULES:** Eligible Participants automatically receive one (1) entry in the Cash and Load Drawing for each cash load or direct deposit of \$100 or more made to their Kinecta Express Prepaid Debit Card during the Promotion Period (in person cash loads include a check cashing transaction prior to the cash load). All Eligible Participants who are enrolled in Direct Deposit receive one (1) entry into the Cash and Load Drawing each time a qualifying Direct Deposit load of any nature of \$100 or more is made to their Kinecta Express Prepaid Debit Card during the Promotion Period. Sweepstake Eligible Participants have the opportunity to win double the amount loaded on the Kinecta Express prepaid card or face value (minimum face value: \$100) during the Promotion Period, or up to \$1,000 per drawing, whichever is less. Any Eligible Participant selected as a winner in the Sweepstakes who does not have a Kinecta Express Prepaid Debit Card will have their prize awarded in the form of a Kinecta Express Gift Card. The initial gift card fee associated with a Kinecta Express Gift Card will be waived. The "Sweepstakes" is open to Eligible Participants with an active Kinecta Express Prepaid Visa[®] Debit Card (regardless of where purchased) who meet the Sweepstakes entry criteria as outlined in the ELIGIBILITY Section above.
- ALTERNATIVE MEANS OF ENTRY:** To be entered in the Sweepstakes without making a qualifying transaction, print your name, address, city, state, ZIP Code, email address and daytime telephone number on a 3" X 5" card. Indicate whether or not you have a Kinecta Express Prepaid Debit Card and whether or not you wish to receive future marketing communication from Kinecta Express. Insert entry into envelope; attach postage and mail to: Kinecta Express 2010 "Cash and Load" Sweepstakes, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266. Limit one entry per mailing envelope. Email address will only be used as a contact method for this promotion and will not be used for marketing purposes by anyone or shared with any third party unless entrant has indicated they wish to receive future marketing communications from Kinecta Express. Mail-in entries must be postmarked by April 30, 2010 and received by May 7, 2010 in order to be eligible. Entries become the property of Kinecta Federal Credit Union and will not be acknowledged or returned. Entries that have been generated by automated means will be deemed void. Mechanically reproduced, copied, illegible, incomplete or inaccurate entries are void. Proof of mailing does not constitute proof of delivery.
- SWEEPSTAKES DRAWING:** Cash and Load Drawing: Two (2) potential winners will be selected in a random drawing; the first drawing will be held on or about April 15, 2010 and the second drawing will be held on or about May 17, 2010 from among all eligible automatic Cash and Load Drawing entries and all mail-in entries received during the Promotion Period. Random drawings will be conducted by Kinecta Alternative Financial Solutions, Inc., a subsidiary of Kinecta Federal Credit Union. Potential winners who provide a valid email address and telephone number will be notified via electronic mail and/or telephone, anytime from 9:00 am PST through 5:00 pm PST no later than May 17, 2010. Potential winners will be required to sign an affidavit of eligibility/liability release and where legal, publicity release and a federal and state tax release, and return these documents, properly executed, within seven (7) days of issuance of notification. Non-compliance with this time frame, or if prize or prize notification is returned as undeliverable, will result in the entrant being disqualified, and a potential alternate winner will be selected. Odds of winning a prize depends upon the total number of eligible entries received for each drawing respectively. Limit one prize per person.
- PRIZES:** Two (2) Cash and Load Drawing prizes of \$1,000 each. Each winner will receive double the amount of their highest value of their load to their Kinecta Express Prepaid Debit Card during the Promotion Period, up to \$1,000 per drawing. Prize will be loaded onto the winner's Kinecta Express Prepaid Debit Card. Approx. Retail Value (ARV): up to \$1,000/ea. If a winner entered via the Alternative Means of Entry, the winner will receive \$1,000. Winner must possess a Kinecta Express Prepaid Debit Card in order to receive prize. In the event a winner does not possess a Kinecta Express Prepaid Debit Card, they will receive their prize loaded onto a

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Kinecta Express Gift Card(s) at no cost to the winner(s). All terms, conditions and fees related to Kinecta Express Prepaid Debit and Gift Cards apply. Prize is not transferable, except at the Sponsor's sole discretion. No substitutions or cash equivalents are permitted, except by the Sponsor at its sole discretion. The Sponsor reserves the right, in its sole discretion, to substitute a prize of equal or greater value if advertised prize is unavailable. All taxes and any other costs related to this prize not specifically stated within these Sweepstake Official Rules are the sole responsibility of winners. The Sponsor will report all prize winnings to the appropriate state and federal state agencies as required by applicable law. Winner is responsible for all other associated costs in connection with the prize, including tax consequences (if any).

7. **ENTRANT OBLIGATIONS:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules. By entering, entrants agree to be bound by these Sweepstake Official Rules including all eligibility requirements. By accepting a prize, winners consent to the use of their names, images, likenesses, photographs, voices, and biographical materials for advertising, publicity and promotional purposes by the Sponsor, or a party designated by the Sponsor, including but not limited to, any online announcements, without additional compensation, except where prohibited by law. Entrants agree that the conditions of submission set forth in these Sweepstakes Official Rules and all documents and agreements incorporated in these Sweepstake Official Rules by reference solely govern the relationship between the entrant and the Sponsor in connection with this Sweepstake.
8. **LIMITATION OF LIABILITY:** ENTRANTS HEREBY AGREE TO RELEASE, INDEMNIFY AND HOLD HARMLESS KINECTA FEDERAL CREDIT UNION, NIX CHECK CASHING, KINECTA EXPRESS AND THEIR RESPECTIVE AFFILIATES, SUBSIDIARIES, DIVISIONS; VISA U.S.A., INC.; THEIR ADVERTISING AND PROMOTION AGENCIES, EMPLOYEES, OFFICERS, DIRECTORS AND MEMBERS (COLLECTIVELY, THE "RELEASEES") FROM ANY CLAIMS, ACTIONS, INJURY, LOSS OR DAMAGE OF ANY KIND, INCLUDING BUT NOT LIMITED TO, PERSONAL INJURY OR DEATH, RESULTING FROM PARTICIPATING IN THIS SWEEPSTAKES OR FROM THE ACCEPTANCE, POSSESSION, OR USE OR MISUSE OF ANY PRIZE AWARDED OR PARTICIPATION IN ANY PRIZE-RELATED ACTIVITY. THIS LIMITATION OF LIABILITY IS A COMPREHENSIVE LIMITATION OF LIABILITY THAT APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING (WITHOUT LIMITATION) COMPENSATORY, DIRECT, INDIRECT, OR CONSEQUENTIAL DAMAGES; LOSS OF DATA, INCOME, OR PROFIT; LOSS OF DAMAGE TO PROPERTY; AND CLAIMS OF THIRD PARTIES. PARTICIPANTS AGREE THAT SPONSOR HAS NOT MADE NOR IS IN ANY MANNER RESPONSIBLE OR LIABLE FOR ANY WARRANTY, REPRESENTATION, OR GUARANTEE, STATUTORY, EXPRESS OR IMPLIED (INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, TITLE, AND FITNESS FOR A PARTICULAR PURPOSE), IN FACT OR IN LAW, RELATIVE TO THE SWEEPSTAKES. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, SPONSOR DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS WITH RESPECT TO THE KINECTA EXPRESS SITE AND SPONSOR SHALL NOT BE LIABLE FOR THE CONSEQUENCES OF ANY INTERRUPTIONS OR ERRORS RELATED THERETO. Releasees are not responsible for lost, late, illegible, damaged, postage due or stolen entries or submissions, or problems of any kind, whether mechanical, human or electronic. Releasees are not responsible for technical, hardware or software malfunctions, telephone failures of any kind, lost or unavailable network connections, inability to access a website or complete a qualifying transaction, fraud, incomplete, garbled, or delayed computer transmissions or inaccurate transcription of entry information, whether caused by the Sponsor, users or by any of the equipment or programming associated with or utilized in this promotion or by any technical or human error which may occur in the processing of submissions which may damage a user's system or limit a participant's ability to participate in the promotion. Entry materials that have been tampered with or altered are void. Sponsor reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice, if in the judges' opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or integrity and proper play of the Sweepstakes. In such event, Sponsor may void any entries they suspect are at issue and award prizes from among all eligible entries received up to the date of cancellation. CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE THE WEBSITE OR ANY ONLINE SERVICE RELATED TO THIS PROMOTION OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE

OFFICIAL RULES

Kinecta Express 2010 Cash & Load Sweepstakes

MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING CRIMINAL PROSECUTION. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsor reserves the right to disqualify entrants who violate the rules or interfere with this Sweepstakes in any manner. If an entrant is disqualified, Sponsor reserves the right to terminate that entrant's eligibility to participate in the Sweepstakes. Any attempts by an individual to access any website associated with this competition via a both script or other brute force attack or any other unauthorized means will result in the IP address becoming ineligible. Use of automated entry devices or programs is prohibited.

9. **WINNERS' LIST REQUEST:** For the names of winners, available after May 17, 2010, mail a self-addressed, stamped envelope by May 17, 2010, to: The Kinecta Express 2010 Cash and Load Sweepstakes, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266.
10. **SPONSOR:** The sole Sponsor of this Sweepstakes is Nix Check Cashing, a subsidiary of Kinecta Federal Credit Union, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266.