

**BELLCO “GREAT BELLCO SWIPESTAKES” SWEEPSTAKES
OFFICIAL RULES**

NO PURCHASE FROM SPONSOR NECESSARY TO ENTER OR WIN. YOU HAVE NOT YET WON. NEED NOT BE PRESENT TO WIN. MUST BE VALID BELLCO VISA® PLATINUM OR PLATINUM REWARDS CREDIT CARD HOLDER TO ENTER. VOID WHERE PROHIBITED BY LAW.

- 1. Sponsor:** Bellco Credit Union, 7600 E. Orchard Road, Suite 400N, Greenwood Village, CO 80111 (“Sponsor”). Sponsor presents these Official Rules (“Official Rules”).
- 2. Sweepstakes Description:** All Bellco Credit Union members who are valid Bellco Visa® Platinum or Platinum Rewards Credit Card (“Card”) holders during the Sweepstakes Period, as defined below, (each an “Entrant”) will be eligible for the “*Great Bellco Swipestakes*” Sweepstakes (the “Sweepstakes”) (subject to additional restrictions below) and will earn an entry into the Sweepstakes for every Purchase Transaction (defined below). The Sweepstakes will begin on November 28, 2012, at 12:01 am (Daylight Time (“DT”)), and the Sweepstakes will end on January 27, 2013, at 11:59 pm (DT) (the “Sweepstakes Period”). Sponsor’s method of timekeeping is the official time clock for the Sweepstakes and is final and undisputable.
- 3. Eligibility:**
 - (a) To be eligible to participate (in each case as an “Eligible Participant”) in the Sweepstakes, you must be a current legal resident of the state of Colorado, who is eighteen (18) years of age or older as of the date of entry, and who is a valid Bellco Credit Union member and Card holder as of November 28, 2012, with all Sponsor accounts in good standing throughout the Sweepstakes Period.
 - (b) The following entities or persons are disqualified from entering the Sweepstakes:
 - i. Any individuals (including but not limited to employees, consultants, independent contractors and interns) who have, within six months prior to the beginning of the Sweepstakes Period, held employment with or performed services for Sponsor, its parent companies, subsidiaries, affiliates, advertising, research and promotion agencies (collectively, “Sweepstakes Entities”) or
 - ii. any organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Sweepstakes; or
 - iii. any immediate family and household members of the foregoing individuals.
 - (c) Participation constitutes full and unconditional agreement to, and acceptance of, these Official Rules. This Sweepstakes is subject to, and all Eligible Participants shall comply with, all applicable federal, state and local laws and regulations.

4. How to Enter the Sweepstakes:

- (a) Eligible Participants may enter the Sweepstakes by making a purchase using the Entrant's Card prior to the Entry Deadline (each a "Purchase Transaction") (collectively, each Purchase Transaction is an "Entry"). Purchase Transactions exclude cash withdrawals and balance transfers.
- (b) Any attempted form of Entry other than as described herein is void. Entries in violation of these Official Rules will be disqualified. **Purchase Transactions must be made by 11:59:59 PM DT on January 27, 2013 (the "Entry Deadline")**. Any attempt by an Eligible Participant to obtain additional or fraudulent Entries by using multiple/different identities or credit card accounts, or any other methods will void such Entries and that Eligible Participant may be disqualified. Purchase Transactions where Entrant's Card is not accepted are void and will not result in an Entry. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any Entry, the authorized account holder of the Card used for the Purchase Transaction will be deemed the Eligible Participant. The Sponsors reserve the right to exclude Eligible Participants for these or any other reasons, in the Sponsor's sole editorial discretion, including if any accounts with Sponsor are not in good standing at any time during the Sweepstakes Period.

5. Determination of Winners: Sponsor shall conduct a random drawing to select one (1) winner for the Sweepstakes (the "Winner") from all eligible Entries received during the Sweepstakes Period on February 27, 2013 ("Drawing Date"). In the event that there are no Entries during the Sweepstakes Period, there will be no drawing and the applicable prize ("Prize") will remain un-awarded. The Winner shall be notified by telephone. The selected Winner shall be required to respond (as directed) to the notification within seventy-two (72) hours of attempted notification date. The failure to respond timely to the notification shall result in forfeiture of the Prize and, in such case, Sponsor shall randomly select an alternate Winner from among the remaining eligible Entries. If an alternate Winner fails to respond to the notification, Sponsor shall repeat this process a maximum of three (3) times. In the event that all three (3) selected Winners fail to respond to the notification, the applicable Prize will be forfeited. Prize Winner shall be required to verify name and complete address and to execute before a notary public and return within seven (7) days an affidavit of eligibility and liability/publicity release covering eligibility, liability, advertising, publicity and media appearance issues, unless prohibited by law. Prize shall not be awarded until all such ("Verification"). Eligible Participants agree that Sponsor has the sole right to decide all matters and disputes arising from the Sweepstakes, and that its determinations are final and binding.

6. Prize: The following Prize will be awarded to the Winner:

- (a) A total of one (1) Prize will be awarded, consisting of Sponsor providing the Winner with a credit to the Winner's Card account in an amount equal to the lesser of (i) the balance on the Card account as of January 27, 2013, or (ii) \$10,000.00, approximately thirty (30) days from the Drawing Date. The approximate retail value ("ARV") of the Prize is dependent upon the Winner's account balance, but in no case higher than ten thousand dollars (\$10,000 USD).

(b) Odds of winning depend on the number of Entries received in the Sweepstakes Period.

(c) Prize is not redeemable for cash or for the payment of prior account balances.

- 7. Prize Award:** If a Prize cannot be awarded for any reason, Sponsor reserves the right to substitute the Prize with another Prize of equal or greater value. Prize is non-transferable, non-negotiable and not redeemable for cash or merchandise. It is expressly understood that the Sponsor is under no obligation to Winner other than as expressly set forth herein. **Winner is solely responsible for all federal, state and local taxes and fees associated with receipt of the Prize.** Should federal, state or local law impose any tax reporting or filing obligations on Sponsor arising out of the Winner's participation in the Sweepstakes (including the Winner's receipt of and/or use of the Prize), the Winner agrees to timely provide Sponsor with any information that is reasonably needed for Sponsor to comply with any such reporting or filing obligations.
- 8. Limitations of Liability and Release:** No liability or responsibility is assumed by Sponsor resulting from any Eligible Participant's participation in or attempt to participate in the Program, or download any information in connection with participating in the Program. Sponsor, Sweepstakes Entities and their respective officers, directors and employees are not responsible for and shall not be liable for: (a) printing or typographical errors in any Sweepstakes-related materials and in the event of any inconsistency between Sweepstakes-related materials and these Official Rules, these Official Rules shall govern and control, (b) technical problems or technical malfunction arising in connection with Purchase Transactions which may affect entering or the operation of the Sweepstakes, including, electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, Internet Service Provider (ISP) or other connection availability, server malfunction, failed computer, network, telephone, satellite or cable hardware or software or lines, or technical failure, or jumbled, scrambled, delayed or misdirected transmissions, computer hardware or software malfunctions, any human, mechanical or technical or electronic error, unauthorized human or non-human intervention of the operation of the Sweepstakes, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, worms, or destruction of any aspect of the Sweepstakes, or loss, miscount, misdirection, inaccessibility or unavailability of an account used in connection with the Sweepstakes; or (c) any condition caused by events that may cause the Sweepstakes to be disrupted or corrupted, regardless of the reason. Sponsor is not responsible for injury or damage to Eligible Participants' or any other person's property related to or resulting from participating in this Sweepstakes. By participating in the Sweepstakes, Eligible Participants agree to release and hold the Sweepstakes Entities harmless from any and all claims, damages or liabilities arising from or relating to such Eligible Participant's participation in the Sweepstakes including, without limitation, any use or misuse of the Prize. By accepting a Prize, Winners agree to release and hold Sponsor harmless for any loss or injury including, without limitation, any personal injury or property damage resulting from participation in the Sweepstakes or use of a Prize.

- 9. Publicity Release:** Participation in the Sweepstakes and/or acceptance of the Prize constitutes permission for Sponsor to use, without notice or further compensation, worldwide and in perpetuity, any Eligible Participant's photo, likeness, biographical information, statement and voice in any and all media for any purpose, including without limitation, advertising and Sweepstakes purposes as well as in, on or in connection with the Sweepstakes, and Eligible Participant hereby releases the Sweepstakes Entities from any liability with respect thereto (each a "Publicity Release").
- 10. General:** By participating, Eligible Participants agree to these Official Rules and Sponsor's Privacy Policy (available at www.bellco.org/~media/Files/bellco/PDFs/PrivacyNotice.ashx), which are final and binding in all respects. Winners must comply with any and all requirements and limitations associated with the use of the Prize. If for any reason the Sweepstakes is not capable of running as planned, Sponsor reserves the right, at its sole discretion, to suspend, cancel, modify or terminate the Sweepstakes, or any part of it.
- 11. Disputes:** Disputes, including construction, validity, interpretation and enforceability of these Official Rules shall be (1) governed by the laws of the State of Colorado without regard to choice of law or conflict of law principles (whether of the State of Colorado or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Colorado; (2) any dispute, claims and causes of action arising out of or connected in any way with the Sweepstakes or the Prize awarded shall be resolved individually, without resort to any form of class action, and brought exclusively in a federal or state court in the state of Colorado; (3) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (4) under no circumstances will an Eligible Participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.
- 12. Winners List/Rules Request:** For the name of the Winner or to request a copy of these Official Rules, send a self-addressed, stamped envelope (VT residents may omit return postage) specifying "Official Rules" or "Winners List," to: Official Rules Request/Winner's Names Request, Bellco Credit Union, 7600 E. Orchard Road, Suite 400N, Greenwood Village, CO 80111.