

Surprise Savings Account Official Rules

Prize Drawings

There will be twelve monthly drawings per calendar year. The monthly drawings will be held within the first 10 business days of the month following the end of each month.

Quarterly drawings will be held following the end of March, June, September, and December. The quarterly prize drawings will be held within the first 10 business days of the month following each quarterly period.

There will be one Grand Prize drawing in January of each year that will be held within the first 10 business days in January.

In each drawing, the winner(s) will be randomly selected from eligible entries.

How to Enter

Bellco Credit Union members with a Surprise Savings account (“the account”) will automatically receive entries for prize drawings. Every \$25 in average daily balances for the month will generate one entry. The number of entries will be rounded down to whole numbers. For example, if a member has an average daily balance for the month of \$273.45, they would qualify for 10 entries and not 11. In this example, the member would need to have an average balance of \$275 to qualify for 11 entries.

The number of automatic entries will be calculated when the average daily balance for the month is calculated during month-end processing. Automatic entries earned at month-end will be entered into the monthly drawing that will occur within ten business days following the end of the month. For March, June, September and December month-ends, the entries generated for the monthly drawings will also be used for the quarterly drawings. Additionally, for December month-end, the entries generated for the monthly drawing will also be used for the annual grand prize drawing.

After each drawing the Credit Union will dispose of all entries. Entries will not be eligible for any subsequent monthly, quarterly or annual drawings. Each month the number of entries will be recalculated based on the account’s average balance.

Bellco Credit Union members who have not opened a Surprise Savings Account can enter the monthly drawings by submitting a 3” x 5” card with the member’s name, address, city, state, zip code, and telephone number. The card should include the words: “Bellco Credit Union Surprise Savings Account Prize Entry” and be mailed to: Bellco Credit Union, 7600 E. Orchard RD, Suite 400N, Greenwood Village, CO 80111; Attn: Marketing. One entry per month per member without a Surprise Savings account will be accepted. Each handwritten

entry will receive one chance to win within each monthly drawing period. All handwritten entries must be received by 5:00 pm Mountain Time on the last business day of each month.

Members who enter by submitting a handwritten entry for the month ending the calendar quarter will also be entered into the quarterly drawing. Entries must be received by 5:00 pm Mountain Time on the last business day of the month at quarter end.

Members who enter by submitting a handwritten entry for the month ending the calendar year will also be entered into the annual drawing. Entries must be received by 5:00 pm Mountain Time on the last business day of the month at the calendar year end.

All entries, whether automatic or handwritten, become the property of the Credit Union and will not be returned. Automatic entries generated by opening a Surprise Savings Account will not improve an individual entry's chances of winning over the postcard entry.

Prize Value

The value of the prizes will be determined by the Credit Union and are subject to change without notice.

Winner Notification

Winners will be contacted five business days following the drawing based on available member contact information and need not to be present to win. Prizes are not transferable.

IRS Reporting

Each winner must provide the Credit Union with valid identification and a valid Social Security number before any prize will be awarded. Each winner is solely responsible for reporting and paying applicable state and federal taxes. Bellco Credit Union will report any prize with a value of \$600 or greater to the IRS.

Odds.

Actual odds of winning depend on the number of eligible entries received.

Eligibility

Legal residents of the United States (except where prohibited by law) are eligible to participate and win. All participants must be a member in good standing in the Credit Union. Participants are limited to winning one prize per primary member (Social Security Number) per month. Employees of Bellco Credit Union, its subsidiaries, and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the same household of each of these individuals whether related or not are ineligible to win.

Decisions.

By entering the drawings, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Credit Union and each of its officers, directors, employees, members, 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 of prizes awarded or participation in this Sweepstakes. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and prize redemption.

Publicity.

Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.

Compliance with 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 Colorado, without regard.

Miscellaneous.

The drawings are void where prohibited. The Credit Union may substitute prizes of equivalent value, amend the rules or discontinue the drawings at any time. The Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of the drawings. These rules are posted on the Credit Union's Web site at www.bellco.org.

Sponsor.

Bellco Credit Union is the sponsor of the Surprise Savings drawings and is headquartered at 7600 E. Orchard RD, Suite 400N, Greenwood Village, CO 80111.