

First Community Federal Credit Union Great Rate Challenge

Official Rules – July 1, 2010

1. Program Description / Eligibility: No purchase necessary. This promotion is open to members of First Community Federal Credit Union, also hereafter referred to as "the credit union", age 18 and over at the time of drawing. Employees and officials of the credit union, and the immediate family members of each are not eligible. Void where prohibited by law. The promotion begins on July 1, 2010, and ends on September 30, 2010 ("Entry Period"). There will be one (1) grand prize drawing for a qualifying Great Rate Challenge Loan account holder to have scheduled monthly payments, up to \$400 monthly but not to exceed minimum monthly payment as defined on associated Great Rate Challenge loan contract, paid for a period of one (1) calendar year. If randomly selected winner, based on all entries received, is not a Great Rate Challenge Loan account holder at time of drawing, but meets all other qualifications previously stated within program eligibility and has member account in good standing with First Community Federal Credit Union at time of selection, that person will win a one-time cash payment equivalent to what is deemed to be the average twelve (12) month period of all scheduled Great Rate Challenge Loan payments as stated in loan contracts of current Great Rate Challenge loan account holders, not to exceed an amount equal to \$4,800.

2. How to Enter: You will be automatically entered into a sweepstakes drawing when you apply for and secure a "Great Rate Challenge Loan" with the credit union throughout the promotional period beginning on 7/1/2010 and running through 9/30/2010. The winner will be randomly drawn from all automatic and submitted entries on or around October 16, 2010. Entries to win by mail are accepted as described below.

3. No responsibility is assumed by the credit union for lost, late, or misdirected entries or any computer, online, mail, telephone, or technical malfunctions that may occur. All entries become the property of the credit union and will not be returned. Odds of winning a prize depend on the number of eligible entries received.

4. No substitution, transfer, or assignment of prize permitted, except that the credit union reserves the right to substitute a cash prize. All taxes and licensing fees on prizes are the sole responsibility of the prize winner, and winnings will be reported as income on 2010 earnings to the Internal Revenue Service. Furthermore, federal income tax may be due and payable at the time of prize delivery. Consult your tax professional with questions as to possible tax implications of winning this prize.

5. General Conditions: Entrants agree to abide by the terms of these official rules and by the decisions of the credit union, which are final and binding on all matters pertaining to this sweepstakes. This sweepstakes is governed by the laws of the United States and the State of Michigan, as applicable. All federal, state, and local laws and regulations apply. Prize winners may be required to execute an affidavit of eligibility and liability/publicity release within seven (7) days following the date of attempted notification. Non-compliance within this time period may result in disqualification and selection of an alternate winner. Return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. Entrants further grant to First Community Federal Credit Union the right to use and publish their proper name and state online, in print, and in any other media in connection with the contest. Acceptance of a prize constitutes permission for the credit union to use winners' names and likenesses for advertising and promotional purposes without additional compensation unless prohibited by law. By entering, participants release and hold harmless First Community Federal Credit Union, their subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability or any injuries, loss, or damage of any kind arising from or in connection with this contest or any prize won.

6. Mail-In entries are limited to one per household. Submit your name, age, address and daytime phone on a 3"x5" card and mark as "Entry to Win: Great Rate Challenge"; Mail to: First Community Federal Credit Union, attention: Marketing Department - 550 South Riverview, Parchment, MI 49004. All entries must be postmarked on or before September 30, 2010.

7. Winner List: For name of winner, send a self-addressed stamped envelope to: First Community Federal Credit Union Marketing Department at 550 South Riverview, Parchment, MI 49004; must be postmarked on or before October 31, 2010.