

1. **Eligibility:** UFCU's "What Can You Do With \$20.09" Video Contest (the "Contest") is open to University Federal Credit Union (UFCU) members and non-members, age 18 and older who have a valid social security number are eligible to participate in the "What Can You Do With \$20.09." "What Can You Do With \$20.09" contest from August 17, 2009 through September 30, 2009. Employees, officers and directors of UFCU as well as the immediate family (spouse, parents, siblings and children) and household members of each UFCU employee, officer and/or director are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations. Void where taxed, restricted or prohibited.
2. **Sponsor:** UFCU PO Box 9350 Austin, TX 78766.
3. **Agreement to Official Rules:** Participation in this Contest constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to this Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.
4. **Timing:** The Contest begins on August 17, 2009 at 12:00 a.m. Central Standard Time ("CST"), ends on September 30, 2009 at 11:59 p.m. CST (the "Contest Period") and consists of two (2) phases as set forth in the chart below.

Phase	Starts at 12:00 a.m. CST	Ends at 11:59 p.m. CST
Submission	August 17, 2009	September 30, 2009
Judging	October 1, 2009	October 9, 2009

Sponsor's computer is the official time-keeping device for the Contest.

5. **How to Enter:** During the Submission Phase, log in to your YouTube account (the "Account"). Once logged into your Account, follow the links and instructions to submit one (1) video of an activity (i.e. going on a date, redecorating a room, bargain shopping, purchasing as many different types of gum you can buy, etc.) showing how much you can do with \$20.09, and how far the dollar can stretch (the "Submission"). Once uploaded, go to UFCU's YouTube page ([www.youtube.com/user/universityfcu](http://www.youtube.com/user/universityfcu)). Upload your video under the "Twenty09 Challenge" group.

By uploading your Submission, you agree that your Submission conforms to the Submission Guidelines and Content Restrictions as defined below (collectively, the "Guidelines and Restrictions") and that Sponsor, in its sole discretion, may remove your Submission and disqualify you from the Contest if it believes, in its sole discretion that your Submission fails to conform to the Guidelines and Restrictions.

6. Submission Guidelines:
  - The Submission must be in one (1) of the following formats acceptable by YouTube (see <http://www.google.com/support/youtube/bin/answer.py?hl=en&answer=55744> for acceptable formats);

7. The Submission must not exceed three (3) minutes in length;
- The recommended resolutions for the Submission are 1280 x 720 (16x9 HD) and 640 x 480 (4:3 SD);
  - The Submission must be entrant's original creation and owned one hundred percent (100%) by the entrant; and
  - The Submission cannot have been submitted previously in a promotion of any kind or exhibited or displayed publicly through any means.

Content Restrictions:

- The Submission must not contain material that violates or infringes upon any person's or entity's rights including, but not limited to the rights of privacy (including, but not limited to, publicity and/or right not to be held in a false light), publicity or any intellectual property rights (including, but not limited to, copyright infringement);
- The Submission must not disparage any person or entity;
- The Submission must not contain brand names or trademarks other than Sponsor's mark, which entrant has a limited license to use for the sole purpose of creating and uploading a Submission in this Contest;
- The Submission must not contain footage, images or artwork not created by entrant;
- The Submission must not contain material that is inappropriate, indecent, obscene hateful, tortious, and/or defamatory;
- The Submission must not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age; and
- The Submission must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any jurisdiction where Submission is created.

For All Submissions: Limit: You may submit up to five (5) Submissions during the Submission Phase. Submissions received from any person or email address in excess of the stated limit will be void. Submissions generated by script, macro or other automated means are void. The person who creates the Account used to upload the Submission will be deemed to be the entrant. Entrant must have signed permission from all individuals (parents/legal guardian of children, if featured and if not your own) that appear in the Submission to use their name and likeness in the Submission and to grant the rights set forth herein. If requested by Sponsor, entrant must be able to provide such permissions in a form acceptable to Sponsor. In the event there is a conflict between the YouTube Terms and Conditions and these Official Rules with regard to this Contest, these Official Rules shall prevail. Uploading a Submission entrant grants to Sponsor (and Sponsor's licensees and assigns) a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, and otherwise exploit the Submission in all media now known or hereafter devised, throughout the universe, in any way Sponsor sees fit including, but not limited to, entertainment, instruction/education, promotional, advertising and/or marketing purposes; in connection with all rights granted herein, Sponsor (and Sponsor's licensees and assigns) shall also have the irrevocable right to incorporate Submissions, in whole or in part, into other works, in any form, media or technology now known or hereafter developed. If necessary, entrant will sign any necessary documentation that may be required for Sponsor or its designees to make use of the non-exclusive

rights entrant is granting to use the Submission, and may be required to send all raw footage to Sponsor via a Sponsor specified method, at no cost to entrant. Released Parties (as defined in Section 9, below) are not responsible for lost, late, stolen, damaged, incomplete, invalid, un-intelligible, garbled, delayed or misdirected Submissions; all of which will be void. Proof of submission will not be deemed proof of receipt by Sponsor.

In the event of a dispute as to any Submission, the authorized account holder, at time of entry, of the email address used to create the applicable Account will be deemed to be the entrant and must comply with these Official Rules. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. The entrant may be required to show proof of being the authorized account holder.

8. **Winner Determination:** During the Judging Phase, a panel of UFCU employees ("qualified judges") determined by Sponsor in its sole discretion will select the three (3) unique winners from among all eligible Submissions based on the following criteria ("Judging Criteria"):
- Creativity;
  - Quality; and
  - Ability to demonstrate how to make the most of \$20.09.

In the event of a tie, the entrant whose Submission determined to have the best "Fit to Contest Theme," as determined by the qualified judges in their sole discretion, will be deemed the applicable winner. Sponsor reserves the right to select fewer than three (3) potential winners, if, in its sole discretion, it does not receive a sufficient number of eligible and qualified Submissions. The entrant whose Submission the judges believe is best via application of this Judging Criteria will be the potential Grand Prize winner. The entrant whose Submission the judges believe is second best via application of this Judging Criteria the potential Second Prize winner. The entrant who's Submission the judges believe is third best via application of this Judging Criteria the potential Third Prize winner.

9. **Winner Requirements:** Potential winners will be notified via their YouTube Account on or around October 9, 2009. The potential Grand Prize winner (parent/legal guardian if a minor in his/her state of residence) will be required to execute and return to Administrator, within ten (10) days of the date notice or attempted notice is sent, an Affidavit of Eligibility, Liability & Publicity Release ("Affidavit") in order to claim his/her prize. If a potential winner cannot be contacted within a reasonable time period, fails to execute and return the Affidavit within the required time period (if applicable), is not in compliance with these Official Rules, or prize or prize notification is returned as undeliverable or rejected, such potential winner forfeits the prize. If a potential winner is disqualified for any reason, the prize may be awarded to a runner-up, if any, at Sponsor's sole discretion. Only three (3) alternate winners will be selected through this process, after which the applicable prize will remain un-awarded. Acceptance of any prize shall constitute and signify winner's agreement and consent that Sponsor and its designees may use the winner's name, city, state, likeness, quotes, photo, Submission and/or prize information in any manner the Sponsor deems fit including, but not limited to, in connection with the exploitation of the Submission and for promotional, advertising or other purposes, worldwide, in any and all media now known or hereafter devised, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law. Without limiting the generality of these Official Rules,

winner shall irrevocably grant, transfer, convey and assign to Sponsor the entirety of the rights in and to the Submission and all renewals and extensions of copyright, and the right to secure copyright registrations thereto in perpetuity including, without limitation, the rights to use the Submission for any and all purposes in any and all media whether now known or hereafter developed, throughout the universe, in perpetuity. Winner accepts and acknowledges that Sponsor shall not be obligated to use the Submission and that Sponsor in its sole discretion shall have the right to refrain from using the Submission. Sponsor shall not incur any liability whatsoever to the extent Sponsor chooses to refrain from any exploitation of its rights hereunder. Winner will indemnify Sponsor, Released Parties (as defined in Section 9, below) and any licensee of Sponsor against all claims, damages, liabilities, and expenses (including reasonable counsel fees and legal expenses) arising out of any breach of these terms. First and Second Prizes will be fulfilled four (4) to six (6) weeks after end of Contest.

**Prizes:**

ONE (1) GRAND PRIZE: \$500 VISA® gift card.

ONE (1) SECOND PRIZE: \$300 VISA® gift card.

ONE (1) THIRD PRIZE: \$100 VISA® gift card.

For All Prizes: Prizes are non-transferable and no substitution or cash redemption will be permitted unless Sponsor, in its sole discretion, determines otherwise. Sponsor reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, in its sole discretion. Winners are responsible for all federal, state and local taxes and any other costs, expenses or fees associated with prize acceptance and/or use not specified herein as being provided. Limit: One (1) prize per person. All prize details are at Sponsor's sole discretion.

10. **Release:** By participating, entrant agrees to release and hold harmless the Sponsor, Google, Inc., YouTube, Administrator and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Contest or receipt or use or misuse of any prize and for any claim or cause of action based on publicity rights, defamation or invasion of privacy and/or merchandise delivery.
11. **General Conditions:** Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures or any other factor impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. If terminated Sponsor may, in its sole discretion, determine the winners from among all non-suspect, eligible Submissions received up to time of such action using the judging procedure outlined above. Sponsor, in its sole discretion, reserves the right to disqualify any individual it finds to be tampering with the Submission process or the operation of the Contest or to be acting in violation of these Official Rules or those of any other promotion or in an unsportsmanlike or disruptive manner and void all associated Submissions. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages and other

remedies (including attorneys' fees) from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. **Limitations of Liability:** Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrant, printing, typographical or other errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the Submission process or the Contest; (4) printing, typographical, technical, computer, network or human error which may occur in the administration of the Contest, the uploading, the processing or judging of Submissions, the announcement of the prizes or in any Contest-related materials; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize (including any travel/activity related thereto). Released Parties are not responsible for misdirected or undeliverable Submissions or for any technical problems, malfunctions of computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Released Parties are not responsible for any unauthorized third party use of any Submission.
  
13. **Entrant's Personal Information:** Information collected from entrant is subject to UFCU's Privacy Policy (<https://www.ufcu.org/about/legal/privacy/> ).
  
14. **Winner List:** Winner List requests will only be accepted after the promotion end date (listed above) and no later than December 3, 2009. For the Winner List, send an email with subject line: "UFCU's What Can You Do With \$20.09? Contest, Winner List Request," to [Membership@ufcu.org](mailto:Membership@ufcu.org).