

OFFICIAL \$250 VISA® GIFT CARD DRAWING RULES
WRIGHT-PATT CREDIT UNION, INC.
“Invitation to Membership” Drawing
\$250 Visa® Gift Card

1. Sponsor: Wright-Patt Credit Union, Inc.
2. Eligible Participants: For a chance to win a \$250.00 Visa Gift Card: Every primary member of Wright-Patt Credit Union, Inc. (the “Credit Union”) in good standing (according to the Credit Union’s Member in Good Standing Policy), who is 18 years of age or older; and who is a U.S. Citizen or non-U.S. citizen who is subject to U.S. taxes. To be a member in good standing, the member must (i) currently have at least \$5 on deposit in their Regular Share Account, (ii) not be delinquent on any loan at the Credit Union, (iii) not have a negative balance in any share account he or she owns at the Credit Union, and (iv) have not previously caused the Credit Union a financial loss of any kind. Subject to Paragraph 5 below.
3. To Enter: No referral, transaction or account opening is necessary to enter. For a chance to win a \$250.00 Visa Gift Card: Eligible Members of the Credit Union will be automatically entered in the contest by referring a non-member (non-member is defined as someone who has not been the primary account owner on a Wright-Patt Credit Union account in the past 60 days) who comes into any Credit Union Member Center with an “Invitation to Membership” card pre-filled with referring member’s name and phone number and opens a savings account between July 1, 2009 and December 31, 2009. All other Eligible Members can enter by typing or printing their name, address, phone number, and account number on a 4 x 6 postcard and mailing it to Wright-Patt Credit Union, Inc. Attn: **“Invitation to Membership”** contest, P.O. Box 286, Fairborn, OH 45324. Online member applications not accepted for contest. The contest begins July 1, 2009 and ends December 31, 2009. Only those entries received by December 31, 2009 are eligible for the contest, or if mailed, the entry must be postmarked by December 31, 2009 and received by 2P.M. on the drawing date as set forth in Paragraph 4 below to be eligible for the contest. Limit of one entry per Eligible Participant. Entries become the property of the Credit Union and will not be returned.
4. Six (6) Drawings: One (1) random drawing will be conducted by the Credit Union on Tuesday, August, 4 2009 at 4 P.M. from all eligible entries received between July 1, 2009 and July 31, 2009, or if mailed, postmarked between July 1, 2009 and July 31, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on Thursday September 3, 2009 at 4 P.M. from all eligible entries received between August 1, 2009 and August 31, 2009, or if mailed, postmarked between August 1, 2009 and August 31, 2009, and received by 2 P.M. on the drawing date, to select a winner.

One (1) random drawing will be conducted by the Credit Union on Monday, October 5, 2009 at 4 P.M. from all eligible entries received between September 1, 2009 and September 30, 2009, or if mailed, postmarked between September 1, 2009 and September 30, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on Wednesday, November 4, 2009 at 4 P.M. from all eligible entries received between October 1, 2009 and October 31, 2009, or if mailed, postmarked between October 1, 2009 and October 31, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on Friday, December 4, 2009 at 4 P.M. from all eligible entries received between November 1, 2009 and November 30, 2009, or if mailed, postmarked between November 1, 2009 and November 30, 2009, and received by 2 P.M. on the drawing date, to select a winner. One (1) random drawing will be conducted by the Credit Union on Wednesday, January 6, 2010 at 4 P.M. from all eligible entries received between December 1, 2009 and December 31, 2009, or if mailed, postmarked between December 1, 2009 and December 31, 2009, and received by 2 P.M. on the drawing date, to select a winner.

5. Eligibility Exceptions and General Terms: Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, parents, children, siblings, and their spouses) and individuals living in the same household of each of the above are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are the sole responsibility of the prize winner. Contest is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of the Credit Union. By participating, entrants agree to these official rules and accept decisions by the Credit Union as final. Winners also agree to the use of their name and photograph in any Credit Union publication or web site.
6. To Claim Prize: Winners will be notified by telephone or mail. Further, the Credit Union will require that each winner sign an Affidavit of Eligibility and Liability Release form (“Affidavit”). Each winner must return the Affidavit to the Credit Union within 14 days after the prize notification or prize will be forfeited and awarded to an alternate winner. Prizewinners may not transfer their prize to any other party prior to acceptance. Prizewinner will be responsible for all taxes levied by any governmental authority, including sales tax, and if applicable the Credit Union will withhold such taxes from the awarded prize.
7. Limitation of Liability: The Credit Union does not in any way warrant or assume liability for the prizes offered in this contest. The Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error; or lost or stolen prizes. The Credit Union reserves the right to cancel

or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by the Credit Union in its sole discretion.

8. Consumer Disclosure: The Credit Union will award a total of six (6) prizes. Odds of winning a \$250.00 Visa Gift Card are estimated to be less than 1/30,000 but will be dependent upon the number of entries and number of new members a current member refers.
9. Winner Listing: The winner's name will be posted at www.wpcu.coop/invite on August 5, 2009 for the first drawing, September 4, 2009 for the second drawing, October 6, 2009 for the third drawing, November 5, 2009 for the fourth drawing, December 5, 2009 for the fifth drawing, and January 7, 2010 for the sixth drawing. The winner's name will also be listed in the September 2009, October 2009, November 2009, December 2009, January 2010, and February 2010 issues (based on drawing dates listed above) of the credit union newsletter – MemberMatters.

(937) 912-7000 or (800) 762-0047
www.wpcu.coop