

Tri-Cities Community Federal Credit Union

Official Contest Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. MEMBERSHIP OR ACCOUNTS AT TRI-CITIES COMMUNITY FEDERAL CREDIT UNION WILL NOT INCREASE YOUR CHANCES OF WINNING. ENTRY OPEN TO ANY WHO LIVE, WORK OR WORSHIP IN THE TRI-CITIES COMMUNITY AREA OF WASHINGTON STATE, 14 YEARS OF AGE OR OLDER AT TIME OF ENTRY.

CONTEST DESCRIPTION: TCFCU is running TCFCU's "What can you do in the time it takes to say Tri-Cities Community Federal Credit Union" contest. During the contest period an Entrant can submit a video presenting him/herself doing something in the time it takes to say the entire name of the credit union (about 3 seconds).

1. CONTEST DATES: Contest begins on March 13, 2010 and ends on April 15, 2010. The Video Submission period extends over the same period.

2. CONTEST ENTITIES: The Contest is sponsored and administered by Tri-Cities Community Federal Credit Union and is executed on www.youtube.com.

3. ELIGIBILITY: Submitting a video in this Contest is open to persons who, on the date of entry, live, work or worship in the Tri-Cities Washington Community area, 14 (fourteen) years of age, or older, and are registered users of www.youtube.com (including all mirror or derivative sites, and all replacements or successor versions thereof) ("YouTube Site") ("Registered User"). Employees, officers, directors, and their immediate family members of the Contest Entities and their respective parents, affiliated and subsidiary companies, advertising and promotion agencies, legal advisors, and any and all other companies associated with this Contest are not eligible to enter. For purposes of this Contest, "immediate family members" means parents, spouses, children, siblings, in-laws, grandmothers, or grandfathers and those persons living in the same household of these individuals whether related or not. All persons, including employees, officers or directors, employed by a financial services firm, including but not limited to a broker-dealer, investment advisor, investment company, are not eligible to enter. The Contest Entities reserve the right to disqualify any entry, for whatever reason, including, but not limited to, a perceived or actual conflict of interest.

To become a Registered User of the YouTube Site, you must register for an account and agree to the YouTube Site's "Terms of Use" set forth at <http://www.youtube.com/group/tccfcu> contest ("Terms of Use"). There is no fee or charge to become a Registered User. The Contest Entities are not affiliated with www.youtube.com or the YouTube Site. YouTube is not a sponsor of this contest.

NOTICE TO THE PARENTS AND LEGAL GUARDIANS OF MINORS: The parent or legal guardian of an Entrant under the age of majority in his/her state of residence: (a) will ensure that the Entrant in respect of whom they agree to these Official Rules will comply with these Official Rules; and (b) warrant that the Entrant, is capable of agreeing to these Official Rules and giving

the consents contained herein. The parent or legal guardian of each such Entrant, agrees to indemnify the Released Parties (as defined in Section 6 below) for and against: (a) any claims made by the Entrant, his or her legal guardian, or any member of his or her family against the Released Parties in connection with the Contest; and (b) any losses (including any liability) caused by any conduct of the Entrant which is inconsistent with these Official Rules.

4. HOW TO ENTER: Anytime during the Video Submission Period, go online to <http://www.youtube.com/group/tccfcucontest> (the “Contest Website”) and submit your entry as a Video Response to the TCFCU “What Can You Do in the Time it Takes...” video.

For the purpose of this Contest, a Video Submission is a YouTube video file that follows the technical, creative, and legal requirements disclosed in these Official Rules. Limit one (3) entries per Registered YouTube Username. If more than one (3) entries are submitted by a Registered User, only the first three entries received (based on date and time received by the Administrator) will be judged.

5. VIDEO SUBMISSION TECHNICAL/CREATIVE REQUIREMENTS:

- Running Time: Entrant’s Video Submission must not be longer 10 Seconds, including any lead in and credits. If entry is longer than 10 Seconds the entry may be disqualified at Sponsor’s discretion.
- Language: English or Spanish
- The Video Submission must not include any music, either as a soundtrack or in the background.
- Entrant must say the phrase, “This is what I can do in the time it takes to say Tri-Cities Community Federal Credit Union” at some point in the video.

Video Submissions must also comply with the YouTube Site’s “YouTube Community Guidelines” set forth at <http://www.youtube.com/group/tccfcucontest> (“Code of Conduct”) and must not:

- include trademarks, logos, or copyrighted material not owned by entrant or used without permission (such as company names, music, photographs, works of art, or images published on or in websites, television, movies, or other media);
- use individuals’ names, in whole or in part (including the entrant’s last name) without permission;
- refer to public figures;
- contain profanity, pornographic, vulgar or sexual content, content promoting alcohol, illegal drugs, tobacco, firearms, or weapons, hateful content of any kind (including racism, sexism, etc.), content that promotes violence or harm to another living creature, or any other offensive, obscene, or inappropriate content;
- is threatening, abusive, defamatory, invasive of privacy or publicity rights, vulgar, obscene, profane, indecent, offensive, inappropriate, or otherwise objectionable;
- suggest or encourage conduct which is a state or federal offense or gives rise to civil liability or otherwise violates any state or federal law.

- defame, misrepresent, or contain disparaging remarks about other people or companies, including, but not limited to Sponsor;
- promote a political agenda regardless of the political affiliation
- contain materials embodying the names, likenesses, photographs, or other identifying elements of any person, living or dead, without their permission. contain any materials, visual displays or information that relate to specific investment products or services; or
- mention, describe, explain, testify to, advertise, market, promote or endorse any specific TCFCU or other financial, commercial, or other products, services, securities or investments.

6. ENTRY TERMS: This Contest is void where prohibited. By entering, and as part of the Official Rules, entrants agree to comply with YouTube's Terms of Use (<http://www.youtube.com/t/terms>) and Privacy Policy (www.youtube.com/t/privacy). By entering, entrant (or minor entrant's parent/legal guardian) warrants that his or her idea, and Video Submission, and all elements thereof satisfy the Terms and Conditions of YouTube's Terms of Use, including, without limitation, warranting that the Video Submission in this contest:

- is the original work of the entrant;
- has not previously been published or won an award or prize of any kind;
- does not infringe or violate the rights of any third party, including but not limited to, copyrights, trademarks, patents, trade secrets, logos, contract and licensing rights, rights of publicity or privacy, moral rights, or any other intellectual property rights;
- is not subject to any third party agreements, and that the Sponsor will not be required to pay or incur any sums to any person or entity as a result of their use, exhibition, or exploitation of the idea or video or elements therein;
- has written proof that required permits from local authorities and other permissions required to produce Video Submission have been obtained;
- does not contain any content that is likely to be considered offensive by Sponsor or could adversely affect the name, reputation, or goodwill of the Contest Entities;
- does not feature, refer to, or mention any competing brands of the Sponsor.

All entries are considered to be submitted by a single Registered User. Group entries will not be accepted (e.g., although different individuals might have taken part in the making of a Video Submission, and more than one individual may star in the Video Submission, only one individual may be considered to have produced and submitted the Video Submission). By entering the Contest, each entrant (or minor entrant's parent/legal guardian) represents and warrants that he or she has obtained all of the rights, licenses, and permissions from each person who appeared in or helped to create the Video Submission. If the Contest Entities determine in their sole discretion that an entrant has breached a representation or warranty, the entry will be disqualified.

Neither the Contest Entities nor any of their respective parents, subsidiaries, affiliates and each of their respective officers, directors, shareholders, agents and employees, nor any Internet access providers (collectively "Released Parties") are responsible for incorrect or inaccurate entry of information, human error, technical malfunction, lost/delayed data transmission, omission, interruption, deletion, defect, line failure of any telephone, computer or other network,

computer equipment, software or any combination thereof, inability to access the YouTube website, for problems uploading or downloading any Contest-related materials from the website, or for late, lost, damaged, misdirected, incorrect or incomplete entry. For purposes of these Official Rules, receipt of entry occurs when Sponsor successfully receives the Video Submission into its YouTube inbox. Any entry information collected from the Contest shall be used only in a manner consistent with the consent given by entrants at the time of entry, with these Official Rules, and with YouTube's and Sponsor's respective privacy policies.

11. JUDGING TO DETERMINE THE WINNERS: The Sponsor will judge the entry by creativity, quality of sound and video and by how funny/clever it is. The Grand Prize Winner's Video Submission and the "Runner Up Winner" will be viewed on a TCFCU television commercial aired on KEPR during April 2010.

12. NOTIFICATION OF WINNER: The Winner and Runner Up Winner will be notified by mail, telephone, and/or email, by the Administrator on or about April 16, 2010. In the event that the Winner cannot be contacted, or if the Winner declines to accept the prize, or if the Winner is found not to be eligible or not in compliance with these Official Rules, the Winner will be disqualified and the next highest scoring entry may be declared the alternate Winner, subject to all verification and eligibility requirements of these Official Rules. In the event the Winner is disqualified for any reason, the Sponsor may award the prize to an alternate entrant, in its sole discretion, based on the judging criteria detailed above even if the disqualified Winner's name or Video Submission may have been shown or announced online.

13. GRAND PRIZE: One (1) Grand Prize will be awarded. The Winner will receive a gift card worth \$100 (one hundred dollars). By accepting the Grand Prize, the Winner acknowledges compliance with these Official Rules.

14. ADDITIONAL CONTEST TERMS: By entering this Contest, entrants (or minor entrant's parent/legal guardian) grant Sponsor, and its affiliates, licensees, promotional partners, and third party marketing entities the right and permission to edit, modify, cut, rearrange, add to, delete from, copy, reproduce, translate, dub, adapt, publish, exploit, and use the content of and elements embodied in the Video Submissions, entries, and the entries themselves, in perpetuity in any and all media, including but not limited to digital and electronic media, computer, audio and audiovisual media (whether now existing or hereafter devised), in any language, throughout the world, and in any manner, for trade, advertising, promotional, commercial, or any other purposes without further review, notice, approval, consideration, or compensation. Entrants (or minor entrant's parent/legal guardian) waive and release Sponsor, and its affiliates from any and all claims that entrants may now or hereafter have in any jurisdiction based on "moral rights" or "droit moral" or unfair competition with respect to Sponsor's exploitation of entries without further notification or compensation to entrants of any kind, and agree not to instigate, support, maintain, or authorize any action, claim, or lawsuit against Sponsor and its affiliates, licensees, or any other person in connection with this Contest, on the grounds that any use of any entry, or any derivative works, infringe, or violate any of entrants rights therein.

By entering this Contest, entrants (or minor entrant's parent/legal guardian) agree that Sponsor and its affiliates, licensees, promotional partners, and third party marketing entities shall have the

right and permission to use their name, picture, voice, biographical data, photograph, testimonial, or other likeness and/or prize information or personal exposition (and/or any edited portion thereof), and/or any information contained in his/her Video Submission or entry for promotional, advertising, and/or publicity purposes in any media, now or hereafter known, throughout the world in perpetuity, without compensation or notice to, or further consent of, to the entrant. Neither Sponsor nor Administrator will enter into any correspondence, including email, with non-winning entrants. The Contest Entities reserve the right, in their sole discretion, to disqualify any individual found tampering with the entry process or entry materials or otherwise interfering with the proper administration of the Contest or violating these Official Rules.

EACH ENTRANT (OR MINOR ENTRANT'S PARENT/LEGAL GUARDIAN) ACCEPTS THE CONDITIONS STATED IN THESE OFFICIAL RULES, AGREES TO BE BOUND BY THE DECISIONS OF THE CONTEST ENTITIES, WARRANTS THAT THEY ARE ELIGIBLE TO PARTICIPATE IN THIS CONTEST, AND AGREES TO RELEASE, INDEMNIFY, AND HOLD HARMLESS CONTEST ENTITIES AND EACH OF THEIR PARENT COMPANIES, DIVISIONS, SUBSIDIARIES, AFFILIATES, ADVERTISING, PROMOTION, AND PUBLIC RELATIONS AGENCIES, AND THE RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENCIES OF EACH FROM AND AGAINST ANY AND ALL CLAIMS, LOSSES, LIABILITY, AND DAMAGES OF ANY KIND, (INCLUDING REASONABLE ATTORNEYS' FEES AND EXPENSES) ASSERTED AGAINST ANY OF THEM, INCURRED, SUSTAINED, OR ARISING IN CONNECTION WITH THE USE, ACCEPTANCE, MISUSE, OR DONATION OF THE GRAND PRIZE, INCLUDING, WITHOUT LIMITATION, ANY INJURY, DAMAGE, DEATH, LOSS, OR ACCIDENT TO PERSON OR PROPERTY, OR FROM THE RESPECTIVE ENTRANTS' BREACH OF ANY AGREEMENT OR WARRANTY ASSOCIATED WITH THE CONTEST, INCLUDING THESE OFFICIAL RULES. ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND, SHOULD SUCH AN ATTEMPT BE MADE, THE CONTEST ENTITIES AND EACH OF THEIR LICENSEES RESERVE THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR ANY SUCH ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

Each entrant (or minor entrant's parent/legal guardian) hereby acknowledges and agrees that the relationship between the entrant and the Contest Entities is not a confidential, fiduciary, or other special relationship, and that the entrant's decision to provide the Video Submission to Sponsor for purposes of the Contest does not place the Contest Entities in a position that is any different from the position held by members of the general public with regard to elements of the Video Submission, other than as set forth in these Official Rules.

Each entrant (or minor entrant's parent/legal guardian) understands and acknowledges that the Contest Entities have wide access to ideas, stories, designs, and other literary materials, and that new ideas are constantly being submitted to it or being developed by their own employees. Each entrant (or minor entrant's parent/legal guardian) also acknowledges that many ideas or stories may be competitive with, similar to, or identical to the Video Submission and/or each other in theme, idea, plot, format, or other respects. Each entrant acknowledges and agrees that such

entrant will not be entitled to any compensation as a result of Contest Entities' use of any such similar or identical material that has or may come to Contest Entities, or any of them, from other sources. Each entrant (or minor entrant's parent/legal guardian) acknowledges and agrees that the Contest Entities do not now and shall not have in the future any duty or liability, direct or indirect, vicarious, contributory, or otherwise, with respect to the infringement or protection of the entrant's copyright in and to the submission.

Each entrant (or minor entrant's parent/legal guardian) acknowledges that, with respect to any claim by entrant relating to or arising out of any Contest Entities' actual or alleged exploitation or use of any submission or other material submitted in connection with the Contest, the damage, if any, thereby caused to the applicable entrant will not be irreparable or otherwise sufficient to entitle such entrant to seek injunctive or other equitable relief or in any way enjoin the production, distribution, exhibition, or other exploitation of any program, website, advertising, materials or other thing based on or allegedly based on the Video Submission, and entrant's rights and remedies in any such event shall be strictly limited to the right to recover damages, if any, in an action at law.

Each entrant (or minor entrant's parent/legal guardian) hereby acknowledges and agrees that the TCFCU trademark is the exclusive property of Sponsor. Each entrant (or minor entrant's parent/legal guardian) further acknowledges and agrees that Sponsor's Marks are valid and enforceable, and that entrant shall do nothing to challenge the validity or enforceability of Sponsor's Marks in any forum. Entrants (or minor entrant's parent/legal guardian) agree that the use of Sponsor's Marks and/or Slogans is permitted only for the purpose of making a Video Submission for entry in this Contest, and that any use of Sponsor's Marks and/or Slogans (whether in the Video Submission or otherwise) beyond this scope infringes the rights of Sponsor and will result in irreparable harm to Sponsor.

This Contest is governed by laws of Washington State and is subject to all applicable federal, state, and local laws. Any and all legal actions or claims arising in connection with this Contest must be brought in a court of competent jurisdiction in State of Washington. If, in Sponsor's sole opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Contest, or if technical difficulties compromise the integrity of the Contest, or for any other reason, the Sponsor reserves the right to void suspect entries and/or votes and/or terminate the Contest and/or award the prize at its sole discretion. In the event of a dispute as to the identity of an entrant based on his or her YouTube account or email address, the entry in question may be disqualified subject to the Sponsor's sole discretion.

15. WHO WON: The name of the Grand Prize Winner will be posted on TCFCU's "What Can You do in the Time it takes..." Contest site (<http://www.youtube.com/group/tccfcucontest>) by April 16, 2010.