

**Official KSC Federal Credit Union "A Positive Future" Rules  
("Official Rules")  
CONSUMER DISCLOSURE**

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this "chance drawing." Grand Total Approximate Retail Value of all Prizes: \$250. Odds of winning depend on the number of eligible entries received. Sponsor: Kennedy Space Center Federal Credit Union  
The KSC Federal Credit Union "A Positive Future" (the "Prize Drawing") is sponsored by Kennedy Space Center Federal Credit Union ("KSCFCU"). KSCFCU and its agents, together, hereinafter will be referred to as "KSCFCU". Participating in the "A Positive Future" constitutes the entrant's ("you" or "your") full and unconditional agreement and acceptance of these Official Rules including the decisions of the judges, which are final on all matters relating to the drawings.

- 1. No purchase is necessary to enter or win.** A purchase or transaction will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.
- 2. How to Enter:** To enter the "A Positive Future" drawing, a member must bring their end of first semester of the 11-12 school year report card to any KSCFCU branch by February 17, 2012. For each final first semester 2011 average letter grade of an "A", they will receive an entry into the drawing. Exam letter grades are not eligible for an entry; only final class grades are accepted. For students who receive letter grades of "O's" for outstanding, or any other grade that is equivalent to the top grade possible of earning in that class, they will receive one entry per class. Entries are available at all KSCFCU branches. A Member Service Representative must complete an official entry form found at any branch or on an official advertising piece and submit it to the Marketing Department by no later than February 17, 2012. No facsimile or mechanically reproduced entries allowed. KSCFCU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. Participating Branches: Satellite Beach, Palm Bay, Suntree, Rockledge, Merritt Island, Port St. John, Titusville, South Daytona, Deland, Deltona, Edgewater, Headquarters, CCAFS, MFF. No purchase necessary to enter. A KSCFCU member in any public or private school in grades K-12 in Brevard or Volusia may enter one time only by writing their name and phone number and the words "A Positive Future" on a 3"x5" postcard and mailing it to: "A Positive Future", Attn: Mktg. c/o KSC Federal Credit Union, 300 S. Plumosa St., Merritt Island, FL 32952. One entry allowed per student member via mail. Contest ends at midnight on February 17, 2012. Winners will be notified by phone or mail.
- 3. Drawing Dates:** The "A Positive Future" drawing will take place on or about 2/17/2012 after reviewing all entries from the "A Positive Future" drawing promotion.
- 4. Who Can Enter:** The Drawing is open to any KSCFCU student member in grades K-12. No purchase necessary to enter or win.
- 5. Prize Details:** Two winners will be randomly drawn from all entries. One Kindle and one iPod Nano will be given away. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winners. The value of the prize will be reported to the IRS as income to the winner. Prizes are non-transferable. No substitutions.
- 6. Selection of Winner:** A random drawing to select the winners will be made from among all eligible entries received. The prize drawing will be conducted by independent judges on or about 2/17/2012. Judges' decisions are final.
- 7. Notification and Redemption:** If you have been drawn as the winner, KSCFCU will attempt to notify you via mail, email and/or phone approximately one (1) week after the drawing. Prize winners must complete, sign, have notarized and return to KSCFCU a Release of Liability, Waiver of Claims and Indemnity, and except where prohibited by law, Publicity Release, within 7 days of receipt of written prize notification or prize will be forfeited. Winners agree to pay tax if required. Upon verification of the completed form by KSCFCU, you will be invited to the nearest branch to receive your prize. Prize is non-transferable and official photo identification (driver's license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.
- 8. Odds of Winning:** Odds of winning depend on the total number of eligible entries received at the time of drawing.
- 9. Privacy:** KSCFCU will be collecting personal data about you for the administration of the Drawing and for purposes of market research. You may specifically request to be completely removed from participation in the drawing. See the "Winners List" section below. No such personal data will be transferred or sold to any third party except in the following circumstances: When you give us permission to do so; when in good faith we believe the law requires it; under limited circumstances specifically described to you when we collect the information, such as in this Drawings or other promotions; to our affiliated companies, provided that our affiliated companies and their agents and advisors and their respective employees are restricted from using the information for any other purpose other than as described in these Official Rules; and to our respective agents for data processing purposes, our respective professional advisors and promotional and marketing agencies, provided that such agents, professional advisors and promotional and marketing agencies are restricted from using the information for any propose other than as described in these Official Rules.
- 10. Publicity:** Acceptance of a prize constitutes permission for Drawing entities to use the winner's name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.
- 11. Restrictions:** The following are prohibited and will result in automatic disqualification from the Drawing: (1) entering the Drawing more than once per person unless multiple entries have been legally submitted during the drawing time period; (2) using any method that artificially increases odds of winning; (3) non-compliance with these Official Rules; and (4) any other act which the Drawing Entities or the official judges determine in their sole discretion, jeopardizes the integrity or proper conduct of the Drawings.
- 12. Winner List:** The name of the winner and a copy of the complete Official Rules are available by sending a self addressed, pre-stamped envelope with your request to "KSCFCU, 300 S. Plumosa Street, Merritt Island, FL 32952." By entering the drawing, you give KSCFCU permission to send and or make telephone solicitations including drawings updates and winner notification, specials or promotional and/or newsletter/updates. You may "opt-out" of the Drawing and of receiving future solicitations by sending your written request to KSCFCU, 300 S. Plumosa St., Merritt Island, FL 32952."
- 13. General Terms and Conditions:** These Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. KSCFCU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, KSCFCU will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold KSCFCU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors (collectively the "Released Parties") harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of KSCFCU and will not be returned. "Released Parties" are not responsible for any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from an entrant's participation in the Drawing regardless of whether the material was prepared by KSCFCU, or a third party. Sponsor: Kennedy Space Center Federal Credit Union, 300 S. Plumosa Street, Merritt Island, FL 32952.