

Georgia's Own Credit Union's *The Sign-Off* GIVEAWAY

OFFICIAL RULES

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

Georgia's Own Credit Union's "The Sign-Off" Giveaway (hereafter referred to as "The Giveaway") is sponsored by Georgia's Own Credit Union, 1155 Peachtree Street, Atlanta, GA 30309. The Giveaway is governed by these Official Rules. By participating in the Giveaway, each entrant agrees to these Official Rules, including eligibility requirements. The Giveaway is subject to all federal, state, and municipal laws and is void where prohibited by law.

Eligibility

The Giveaway is open to all legal residents of the United States residing in Georgia. MUST BE EIGHTEEN (18) YEARS OF AGE AS OF SEPTEMBER 1, 2010 to enter. Officers, Directors, Supervisory Committee Members, Employees, Agents, Successors and Assignments of Georgia's Own Credit Union and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children and grandchildren) are not eligible to win.

Entry

The Giveaway begins at 12:01 am on March 1, 2011 and ends at 11:59:59 p.m. on April 30, 2011 (The Giveaway period). Manual Entries: Entrants must provide their name, address, phone number, and email address on a three by five (3 X 5) index card and mail it to: Marketing, 1155 Peachtree Street, Atlanta, GA 30309. Only cards received by midnight, April 30, 2011 will be eligible. Only one mailed entry per person per day. Georgia's Own Credit Union is not responsible for cards lost or damaged in the mail. Automatic entry and eligibility for this prize promotion is based upon: Each time you make a signature-based transaction with your Georgia's Own Visa Check Card during the promotional period, you will be automatically registered to win. Using your Georgia's Own Visa Check Card does not improve your chances of winning. The odds of winning depend on the number of qualified entries received. **For Automatic Entries:** If there are multiple parties listed on an account, entry will be based on the first party named on the account; and regardless whether the transaction qualifying for this promotion is actually conducted by the first party named on the account.

Prize

Georgia's Own Credit Union will award a total of one (1) person the choice of a Caribbean Cruise for four, valued at \$5,000, OR the sum of all of his or her signature-based transactions on his/her Georgia's Own Visa Check Card beginning March 1, 2011 and ending April 30, 2011, limit \$5,000. Odds of winning depend on the number of eligible entries received. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARDED WITHOUT WARRANTY OF ANY KIND BY SPONSOR, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity to the Credit Union at P.O. Box 105205, Atlanta, Georgia 30348, upon

receiving the prize, or the prize, in the Credit Union's sole discretion may be forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Official Rules. No other consideration will be paid.

Drawing

The Giveaway drawing will be held on or around May 2, 2011. Only entries received before the end of the Giveaway period will be eligible. One (1) individual will be selected in a random drawing from among all eligible entries received during the Giveaway period. The one (1) individual selected in the random drawing will be awarded a voucher for a Caribbean Cruise for four OR the sum of all of his or her signature-based transactions on his/her Georgia's Own Visa Check Card beginning March 1, 2011 and ending April 30, 2011. Limit \$5,000. The odds of winning depend on the number of eligible entries received.

The one (1) winner will be notified at the phone number, address, and/or e-mail address submitted with the entry. If the selected winner cannot be located through reasonable, good-faith efforts by the sponsor, an alternative winner may be selected from among the remaining eligible entries.

If by reason of a printing, computer, production, or other error, more than one winning entry is claimed, all persons making purportedly valid claims will be included in a random drawing to award the prize.

In the event this Giveaway is compromised or becomes technically corrupted in any way, Georgia's Own Credit Union reserves the right to cancel, terminate, or suspend the Giveaway and in such event, to select winners for the prizes by random drawing from among all valid entries received, up to such time of cancellation, termination or suspension. Entrants agree to be bound by these Official Rules.

Publicity

By submitting an entry form, each entrant grants Georgia's Own Credit Union and those acting under its authority permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

Data Collection/Privacy: Georgia's Own Credit Union will be collecting personal data about participants when they enter the Giveaway. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

Indemnification and Limitation of Liability

By entering this Giveaway, each entrant agrees to indemnify, release, and hold harmless Georgia's Own Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from that entrant's participation in the Giveaway and the acceptance of the prize **OR WHILE ENTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL GIVEAWAY WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.**

FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY SPONSOR FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

Governing Law

All issues and questions concerning the construction, validity, interpreting and enforceability of these Official Rules, or the rights and obligations of entrants and Georgia's Own Credit Union in connection with the Giveaway, shall be governed by, and construed in accordance with the laws of the State of Georgia.