

Official Rules For Riverfront Federal Credit Union AAA 400 NASCAR Sweepstakes ("Sweepstakes").

No purchase or payment of any kind is necessary to enter or win this sweepstakes. Membership in Riverfront Federal Credit Union ("Riverfront") does not improve the chances to win. Sweepstakes runs from 12:00 am Eastern Standard Time (EST) Monday, August 17, 2015 to 11:59 pm Eastern Standard Time (EST) Sunday, September 13, 2015.

Sponsor: Riverfront Federal Credit Union, 430 S 4th St, Reading, PA 19602

ELIGIBILITY: SWEEPSTAKES IS OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA WHO ARE AT LEAST EIGHTEEN (18) YEARS OLD AT TIME OF ENTRY. Employees and volunteers of Riverfront Federal Credit Union ("Sponsor"), and their immediate family members (parent, child, sibling and spouse) are not eligible.

How to Enter

There are three ways to enter for a chance to win:

1. **In Branch.** Complete an entry form in any one of our three branches: Shillington, Reading, St. Joseph Medical Office Building and place it in the designated drawing box.
2. **Facebook.** Go to Riverfront's Facebook page. Like and share the post announcing the drawing and your name will be included in the drawing.
3. **Twitter.** Go to Riverfront's Twitter feed. Favorite and retweet the post announcing the drawing and your name will be included in the drawing.

Drawing

Entries from all locations as well as entries from Facebook and Twitter will be placed in one drawing box. One winner will be drawn for the drawing box. Drawing will be held on Tuesday, September 15, 2015. Winners will be notified by phone for entries received in-branch, private message for entries received via Facebook and direct message for entries received via Twitter.

The Sweepstakes winner will be notified by email within 5 business days of the winner selection. In order to receive the Prize, the potential winner will be required to complete an Affidavit of Eligibility, Liability and Publicity (where permitted by law) Release and a federal tax form. If the potential winner does not respond to the prize notification within 5 business days, if the potential winner is found to be ineligible or does not comply with these Official Rules, the Prize may be forfeited at the sole discretion of Sponsor and an alternate winner will be selected from among all remaining eligible entries. If the Affidavit and tax form properly executed is not returned within 5 business days of the winner's response to the Prize notification, the Prize will be forfeited and awarded to an alternate entrant. A potential winner who is disqualified for any reason will not be entitled to any form of compensation.

Prizes: Two winners will each receive four (4) premium tickets to the AAA 400 NASCAR Sprint Cup Series Race at Dover International Speedway on October 4, 2015 and a \$50 Visa® gift card.

By accepting a Prize — except where legally prohibited, you grant permission for Sponsor and its designees to use your name, address (city and state), photograph, voice and/or other likeness, and prize information for advertising, trade, and promotional purposes relating to this Sweepstakes, without further compensation, in all media now known or hereafter discovered, worldwide in perpetuity, without notice, or review, or approval.

- **AAA 400 NASCAR Sprint Cup Series Award:** Affidavit and tax form. Winner will receive a 1099 tax form reflecting the amount s/he received as a Prize. Prize may not be transferred. No prize substitutions.

Sweepstakes Drawing: A random drawing will be conducted by Riverfront on September 15, 2015. The odds of winning a Prize depend upon the number of entries received.

Privacy: Your acceptance of this prize constitutes your consent for Sponsor to use your consumer information only for the purpose of administering the Sweepstakes and awarding the prize, unless you have opted to receive e-mail communications from Sponsor. For information regarding the Riverfront Federal Credit Union Privacy Policy, please visit www.riverfrontfcu.org/Privacy.

General: All entries are subject to verification prior to awarding the Prize. Federal, state, and local taxes and any expenses relating to the acceptance and use of a prize not specified are the responsibility of the winner. No automated entries made using any script, macro, sweepstakes service, automated entry software, or facsimiles will be accepted. By entering, participants release and hold harmless Sponsor and their affiliates, directors, officers, employees and agents from all and any injury, damage, loss, expense, accident, delay, mail delay, inconvenience, or irregularity arising out of or relating to this Sweepstakes and the prize won, even if caused by the negligence of Sponsor. Sponsor is not responsible for printing or typographical errors in any Sweepstakes-related materials; for lost, stolen, late, misdirected, damaged, incomplete, illegible, or postage-due mail, or for transactions that are lost or fail to enter the processing system, are processed, reported, or transmitted late, or are lost for any reason including computer, telephone, paper, or any other malfunction including human error. Proof of submission does not constitute proof of receipt of entry. The date and time of entry receipt shall be determined by the official clock on the credit union's core processing system. Submitted materials become the sole property of Sponsor and will not be acknowledged or returned. By entering, you accept and agree to these rules and the decisions of Sponsor which shall be final and binding in all respects relating to this Sweepstakes.

Internet: If for any reason the Internet portion of the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsor or its affiliates that corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsor — at its sole discretion — reserves the right to cancel, terminate, modify, or suspend the Sweepstakes and to disqualify any individual who tampers with the entry process. If the Sweepstakes is cancelled for any reason before completion of the Promotion Period, all automatic and mailed entries received up to the point of termination will be included in a random drawing to award the prizes. Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications-line failure, theft, destruction or unauthorized access to, or alteration of entries. Sponsor is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment or software or for failure of any email or entry to be received by Sponsor on account of technical problems or traffic congestion on the Internet or at any Web site or any combination thereof — including any injury or damage to participant's or any other person's computer related to or resulting from participation or downloading any materials in this Sweepstakes.

ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) TO THE FULLEST EXTENT OF THE LAW.

Choice of Law: The laws of the Commonwealth of Pennsylvania shall govern the Sweepstakes; Sponsor and Entrant agree to submit to the jurisdiction of the state and federal courts located in Berks County, Pennsylvania. In the event any such suit is filed in any state or federal court in the Commonwealth of Pennsylvania, Sponsor and Entrant shall not raise and hereby waive the defenses of lack of personal jurisdiction or venue.

The failure of Sponsor to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, act of public enemies, actions of governmental authorities — outside of the control of the Sponsor (excepting compliance with applicable codes and regulations) — or other force majeure event will not be considered a breach of these Official Rules.

Winners' Names: For the winner's first name, last initial, city, and state, send a self-addressed, stamped envelope to be received by September 30, 2015 to: Riverfront Federal Credit Union \$500 Quarterly Checking Sweepstakes, 1200 Broadcasting Rd, Ste 100, Wyomissing, PA 19610.