

Official Rules – ScoreCard® Spring Living Sweepstakes

THE ONLY OBLIGATION TO WIN IS COMPLETING A NEW, VALID PROFILE INCLUDING VALID EMAIL ADDRESS ON WWW.SCORECARDREWARDS.COM. NO PURCHASE OR REDEMPTION IS NECESSARY TO ENTER OR WIN. A PURCHASE OR REDEMPTION WILL NOT INCREASE YOUR CHANCES OF WINNING; NON-PURCHASE/REDEMPTION ENTRIES AND PURCHASE/REDEMPTION ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. Eligibility: The ScoreCard® Spring Living Sweepstakes (the “Sweepstakes”) is open to legal residents of the fifty (50) United States and the District of Columbia and Guam who are 18 years of age or older as of May 15, 2016, and who, from May 15, 2016 through June 15, 2016, are cardholders in good standing and enrolled in the ScoreCard program with one of the participating FIBA member financial institutions (“Participating Financial Institutions”). Employees of Sponsor (as hereafter defined), Administrator (as hereafter defined) and Participating Financial Institutions, and their parent companies, subsidiaries, affiliates, and advertising and promotions agencies, and their immediate families (spouse and parents, children and siblings, and their spouses), and individuals living in the same households of such employees are ineligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating, entrants (“Entrants”) agree to these Official Rules and accept decisions of the Sponsor as final. The Sweepstakes is void in Puerto Rico and where prohibited by law.

2. To Enter: The Sweepstakes runs from May 15, 2016, through June 15, 2016 (“Promotion Period”) with one prize winner being drawn at the end of the four week period (“Entry Period”). Eligible Entrants that complete a new, valid profile including a valid email address on WWW.SCORECARDREWARDS.COM with accounts in good standing during the Promotion Period will earn one (1) entry for the Entry Period in which the profile was submitted. This entry will be entered in a drawing to win one prize in the Spring Living Sweepstakes. In the event of a dispute over the identity of an Entrant, the entry will be deemed as entered by the name of the primary cardholder listed on the card account on the date the entry was earned.

3. Drawings: On or about June 20, 2016, independent judges, whose decisions are final and binding, will conduct a random drawing from all eligible entries.

5. Prizes: Odds of winning depend on the number of eligible entries received during the Promotion Period.

Prize Winner (1)

Prize winner: Will receive:

- One (1) SoundLink® Color Bluetooth® Speaker by Bose® (MSRP: \$129.99)

Any difference between the ARV listed herein and actual value of prizes will not be awarded. Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor’s sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value.

6. To Claim Prize: All winners will be notified by email and will be required to complete and sign an affidavit of eligibility and liability release and, where legal, a publicity release, which must be returned within fourteen (14) days from the date of the prize notification letter. Acceptance of the prize constitutes permission (except where prohibited by law) to use the winner’s name, hometown and likeness for purposes of advertising, promotion and publicity in any media without additional compensation. If notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, a second attempt will be made to notify the winner. If the second notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the second prize notification letter, the prize will be forfeited and an alternate winner will not be selected.

7. Limitation of Liability: By participating in the Sweepstakes, Entrants and winners agree to release and hold harmless Sponsor, Administrator, their affiliated entities, employees, officers, directors, agencies and representatives (the “Released Parties”) from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including, without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to or participation in the Sweepstakes, or possession, acceptance and/or use or misuse of any prize or participation in any Sweepstakes-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. Except as expressly set forth herein, the Released Parties make no representations or warranties regarding the Sweepstakes and the Sweepstakes is provided “AS IS” and without warranty of any kind. The Released Parties hereby disclaim all warranties and conditions of merchantability, fitness for a particular purpose, title and non-infringement. The Released Parties have no liability and no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or authority. In no event shall the Released Parties be liable for any indirect, punitive, incidental, special or consequential damages arising out of, or in any way connected with, the Sweepstakes, whether based on contract, tort, strict liability or otherwise, even if advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation

of liability for consequential or incidental damages, the foregoing limitation may not apply to all Entrants. Entrants who do not comply with these Official Rules or attempt to interfere with the Sweepstakes in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Sweepstakes-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. The winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description. Sponsor reserves the right to cancel or modify the Sweepstakes if fraud or technical failure compromises the integrity of the Sweepstakes as determined by the Sponsor in its sole discretion.

8. Personal Data & Privacy: All entries become the sole property of Sponsor and will not be returned. Participating Financial Institutions may use data about Entrants obtained from the Sweepstakes for marketing purposes. By entering the Sweepstakes, Entrant agrees to such use of the personal data.

9. Disputes: The Sweepstakes is governed by the laws of the United States and the State of Florida, without respect to conflict of law doctrines. As a condition of participating in the Sweepstakes, Entrants agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or in connection with the Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Florida having jurisdiction. Further, in any such dispute, under no circumstances will Entrants be permitted to obtain awards for, and hereby waive all rights to claim indirect, punitive, incidental, special or consequential damages, including attorneys' fees, other than Entrant's actual out-of-pocket expenses (e.g., costs associated with entering the Sweepstakes), and Entrant further waives all rights to have damages multiplied or increased.

10. Winners List: For a list of prize winners, send a self-addressed, stamped envelope between Aug. 1, 2016, and Aug. 31, 2016, to: Fidelity National Card Services, Inc., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: ScoreCard Spring Living Sweepstakes – Winners List.

11. Sponsor: The Sweepstakes is sponsored by Financial Institution Benefit Association, Inc., P.O. Box 31065, Tampa FL 33631-3065 ("Sponsor") and administered by Fidelity National Card Services, Inc., 11601 Roosevelt Blvd, St. Petersburg, FL 33716- 2202 ("Administrator").

FAQ's – ScoreCard® Spring Living Sweepstakes

Q: How do I enter to win?

A: By completing a new, valid profile including a valid email address on WWW.SCORECARDREWARDS.COM

Q: How long does this sweepstakes run?

A: May 15, 2016 – June 15, 2016

Q: What will I win?

A: Prize Winners (1):

Prize winner: Will receive:

- One (1) SoundLink® Color Bluetooth® Speaker by Bose® (MSRP: \$129.99)

Q: How many winners are there?

A: There is One (1) Prize winner.

Q: When will the winner be drawn?

A: Prize winner will be drawn on or about June 20, 2016.

Q: How will I be notified if I win?

A: All winners will be notified by email.

Q: How can I obtain a list of winners?

A: For a list of prize winners, send a self-addressed, stamped envelope between Aug. 1, 2016, and Aug. 31, 2016, to: Fidelity National Card Services, Inc., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: ScoreCard Spring Living Sweepstakes – Winners List.