



**OFFICIAL RULES – Millstream Area Credit Union
E-Statements Drawing for Stay at Perrysburg French Quarters
NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF
ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.**

1. **SPONSOR:** The Sponsor of these Promotions is Millstream Area Credit Union, 1007 Western Avenue, Findlay, Ohio 45840.
2. **HOW TO ENTER:** Sweepstakes entry is available via one of the following methods: (1) Members will automatically receive one (1) entry when they sign up to receive e-statements instead of paper statements; or (2) Mail a 3x5 card with your name, complete address, telephone number, email address with first-class postage affixed to: Millstream Area Credit Union, 1007 Western Avenue, Findlay, Ohio 45840. Illegible, incomplete, mutilated, postage due, or mechanically reproduced entry forms or entry forms that have been tampered with will be disqualified.
3. **WINNER SELECTION:** One winner will be selected in a random drawing from among all eligible entries received by midnight on 5/3/10. Drawing will be conducted by Millstream Area Credit Union on or about May 3, 2010. Odds of winning will depend upon the total number of eligible entries received.
4. **PRIZES & APPROXIMATE RETAIL VALUE:** One (1) one-night stay at the Perrysburg French Quarter for up to 2 people valued at \$100. Winner(s) will be notified via phone, e-mail or postal mail, at Sponsor's discretion, on or about 5/3/10. Federal, state and local taxes, if any, are the sole responsibility of winner. Winner will receive a 1099 tax form reflecting actual value of prize won. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the prize(s) and paying any expenses associated with any prize, which are specifically provided for in the official rules. Each winner must provide the Sponsor with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded.
5. **ENTRIES:** Limit (1) one entry per person for each sweepstakes or contest. Proof of submission does not constitute proof of receipt. Sponsor is not responsible for lost, late, mutilated, misdirected, incomplete, inaccurate or postage due entries.
6. **ELIGIBILITY:** Promotion is open to legal residents of the Millstream Area Credit Union membership area, including: Hancock, Allen, Hardin, Putnam, Seneca and Wood Counties of Ohio, who are at least 18 years of age at the time of entry. Employees of Sponsor, its parents,



affiliates and subsidiaries, participating advertising and promotion agencies, and prize suppliers (and members of their immediate family and/or those living in the same household of each such employee) are not eligible.

7. **CONDITIONS OF PARTICIPATION:** Expenses not specifically included in prize description and all taxes are the sole responsibility of the winner. Each prize is awarded “as is” with no warranty or guarantee, either express or implied outside of manufacturer’s limited warranty. No transfer, assignment or substitution of a prize permitted, except Sponsor reserves the right to substitute prize for an item of equal or greater value in the event an advertised prize is unavailable. All federal, state, provincial and local laws and regulations apply. Entrants agree to be bound by the terms of these Official Rules and by the decisions of Sponsor, which are final and binding on all matters pertaining to this Promotion. Winner may be required to sign and return an Affidavit of Eligibility, a Liability Release and where legally permissible a Publicity Release within (7) seven days following the date of first attempted notification. Failure to comply with this deadline may result in forfeiture of the prize and selection of an alternate winner. Return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. Acceptance of the prize constitutes permission for Sponsor and its agencies to use winner’s name and/or likeness, biographical material and/or entry for advertising and promotional purposes without additional compensation, unless prohibited by law. By participating in the Promotion, participants agree that the Sponsor may disclose personal information obtained from participants in the Promotion to third parties and use such information for marketing and other purposes. By accepting prize, winner agrees to hold Sponsor, its advertising and promotion agencies and their respective parent companies, subsidiaries, affiliates, partners, representative agents, successors, assigns, officers, directors, and employees harmless for any injury or damage caused or claimed to be caused by participation in the Promotion or acceptance or use of the prize. Sponsor is not responsible for any printing, typographical, mechanical or other error in the printing of the offer, administration of the Promotion or in the announcement of the prize. Sponsor will be collecting personal information in accordance with its privacy policy. See Sponsor’s privacy policy at <http://www.millstreamcu.com/privacy> for details regarding Sponsor’s information collection practices in connection with a Promotion.
8. **DISPUTE/CHOICE OF LAW:** Except where prohibited, each entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by state or federal courts situated in Findlay, Ohio, (2) any and all claims, judgements and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys’ fees: and (3) no punitive, incidental, special, consequential or other damages, including without limitation lost profits may be awarded (collectively, “Special Damages”), and (4) entrant hereby waives all rights to claim Special Damages and all rights to have such damaged multiplied or



increased. Ohio law, without reference to Ohio's choice of law rules, governs the Promotion and all aspects related thereto.

9. **SWEEPSTAKES OPT OUT:** If you do not wish to receive further sweepstakes or contest mailings, send a request to Millstream Area Credit Union, 1007 Western Avenue, Findlay, Ohio 45840.
10. **NAME OF WINNER:** For the winner's name, mail a self-addressed, stamped envelope to: Millstream Area Credit Union, E-Statements Contest Winner, 1007 Western Avenue, Findlay, Ohio 45840, for receipt no later than 5/15/10.
11. **OFFICIAL RULES:** Official Rules will be posted at www.millstreamcu.com and at all participating Millstream Area Credit Union branches during the Promotion Period.