

Listerhill Credit Union's Dress the Hill T-Shirt Contest

These Contest Rules & Regulations are specific to the Y&F Alabama T-Shirt Contest (The Contest). The Contest is governed by the rules set forth below. By entering the contest, you agree to abide by these rules and the decisions of the Contest Sponsors. You also agree to comply with all applicable laws.

Contest Sponsors:

- The Contest Sponsors are Listerhill Credit Union and Currency Marketing who own and operate the Young & Free Alabama Program.

Contest Dates:

- Phase 1 (Entry Period) of The Contest begins January 4, 2010 and closes at noon on January 29, 2010. Entries must be received by the Contest Sponsors within this period to be eligible.
- Phase 2 (Public Voting Period) of The Contest begins at noon on February 1, 2010 and ends at noon on February 7, 2010.
- Phase 3 (Winners Announced Period) of The Contest will occur February 12, 2010.

Entrant Eligibility:

- The Contest is open to legal residents of Alabama who at the time of contest close are between the age of majority within Alabama and twenty-five years of age. Employees, retirees and representatives of the Contest Sponsors and their respective affiliates, subsidiaries, related companies, agents, associates, dealers, representatives, advertising and promotional agencies and members of the immediate families of those employees and retirees or any persons with whom they are domiciled are not eligible to participate in The Contest.
- For the purpose of this Contest, "immediate families" is defined as sibling, spouse, mother, father, grandparents, brother, sister, son and/or daughter.
- The Contest Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in The Contest. Failure to provide such proof may result in disqualification.
- All personal and other information requested by and supplied to the Contest Sponsors for the purpose of The Contest must be truthful, complete, accurate and in no way misleading.
- The Contest Sponsors may at any time in their sole discretion disqualify any entrant who: does not meet The Contest eligibility criteria, fails to comply with these rules, attempts to enter the contest in any manner or through any means other than as described in these rules, attempts to disrupt The Contest or attempts to circumvent any of these rules.
- Entries made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter multiple times or entries that are in excess of the permitted number of entries during The Contest period are automatically void.

T-Shirt Design Submission Eligibility:

Your design submission must meet all of the following criteria to be eligible for The Contest:

- Be displayed within the provided t-shirt template in proper proportion
- Be intended for a family audience and therefore not contain, depict or refer to any crude, vulgar, obscene, sexually explicit, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity or other content (all as determined by the Contest Sponsors in their sole discretion).
- Not contain, depict or refer to any content which disparages or refers negatively to the Contest Sponsors, The Contest, or any other person or entity (all as determined by the Contest Sponsors in their sole discretion).
- Not conflict with any of the Contest Sponsor's core values, or otherwise be objectionable to the Contest Sponsors (as determined by the Contest Sponsors in their sole discretion).
- Not contain any content that violates any law or any third party's rights (including privacy, personality and intellectual property rights).
- Not promote, depict or refer to any commercial enterprises other than Listerhill Credit Union or Young & Free Alabama.

- Not contain any copyrighted works, including pictures, design files, posters etc., unless you are the owner of such rights or have permission of the rightful owner to submit the material in accordance with these rules
- Not contain material that infringes another's rights, including but not limited to privacy or intellectual property rights.
- In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry (the "Applicant").
- The Contest Sponsors may disqualify any video entry if they determine (in their sole discretion) that the video does not comply with these eligibility requirements or otherwise with these rules.
- Each entry which meets the criteria above and that is submitted in accordance with the Contest Rules, will become eligible for Phase Two: Public Voting Period.

T-Shirt Design Contents

- Your t-shirt design submission may be in color or black and white.
- The design must be displayed within the t-shirt template provided with placement and proportion indicated
- The design must meet the technical specifications required for it to be uploaded to, and received by, the contest web site at www.YoungFreeAlabama.com by the end of Phase 1 of The Contest period.

By submitting a design to the Contest Sponsors you represent and warrant that you:

- Are the original creator of the design;
- Agree that the Contest Sponsor will not infringe or violate any third party's intellectual property, privacy, personality or other rights when the Contest Sponsors copy, display, edit, modify, print or otherwise use that design in connection with The Contest or any advertising.
- Agree that the design meets all of the eligibility requirements set out in these rules.
- Agree that the design, all images and ideas submitted with the application are being submitted on a non-confidential basis and may be edited and posted to a website without compensation.
- Agree that the design and all images contained therein are submitted to the Contest Sponsors for their use and the video, images and ideas shall become the property of the Contest Sponsors upon submission.
- Understand that submission of the video and any images and content may impact the Applicant's legal rights to protect them.
- Confirm that all trademarks and copyrighted material have been properly acknowledged in the application.
- Acknowledge that the Contest Sponsors or any of their affiliates or subsidiaries may already be in the process of independent development and innovation for various products and services and therefore any disclosure of information or ideas submitted by the Applicant may not be new to the Contest Sponsors or their affiliates or subsidiaries and would not affect or impair its proprietary rights to their own innovation.

Design Specs

- Acceptable formats: EPS, JPG, PDF

Prizes

Prizes will be awarded including:

- A maximum of one (1) entry per eligible contestant can be entered into The Contest.
- The competitor that scores the highest through a combination of peer votes and suitability for commercial use will be eligible as a potential winner for the Grand Prize, with the intent for their t-shirt design to be produced as "The Hill" t-shirts.
- All prizes must be accepted as awarded (with no substitutions), and may not be sold or transferred.
- If a potential winner cannot accept the Prize as awarded, his or her entry will be forfeited and another eligible contestant may be selected.
- Any costs associated with accepting the Prize shall be the sole responsibility of the winner.
- The odds of being selected to win one of the prizes is dependent on the total number of eligible entries received and the total number of votes received for entries.
- Eligible entrants as defined above can win a maximum of one (1) of the prizes as outlined above.

- Under no circumstances will the Contest Sponsor, its affiliates, subsidiaries, and independent contractors, and their respective directors, officers, employees, and agents, including advertising and promotion agencies be required to award more Prizes than what is indicated in these Contest Rules or award the Prizes other than in accordance with these Contest Rules.

How to Enter

- No purchase or entry fees are required to enter or win The Contest.
- Contest entrants who meet the conditions as outlined in the sections above are eligible to enter The Contest during The Contest period by visiting www.YoungFreeAlabama.com (the “Young & Free Alabama Website”) and fully completing an online application form and uploading a t-shirt design submission.

The Contest Sponsors will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries.

Entry, Voting and Judging Process

Phase One: Entry Period

The contest entry period begins January 4, 2010 and ends at noon on January 29, 2010. Submissions received after that time will not be eligible for Phase Two: Voting Period.

Phase Two: Public Voting Period

The Public Voting will begin at noon on February 1, 2010 and run through until noon on February 7, 2010. The public may vote for their favourite design entry by following the instructions on the contest website. Voting will be open to the general public, but there is a limit of one vote ballot per person. If the Contest Sponsors discover that an individual has voted more than once for the same design, the Contest Sponsor may disqualify some or all of that individual's votes using the Contest Sponsors' sole discretion.

Phase Three: Selection of the Winner

The winner will be announced on the Young & Free Alabama website on February 12, 2010. The winner will be contacted by the Contest Sponsors by midnight on February 11, 2010. Potential winners are determined by a combination of peer votes and suitability for commercial use. Potential winners who cannot be contacted during this time, despite customary diligent efforts, will be disqualified and the finalist with the next highest score will be contacted. The initial selected potential winner will be disqualified and will have no recourse towards the Contest Sponsors.

In order to be eligible to claim their prize, each Prize Winner must:

- Sign a Declaration of Compliance with Rules and an Assignment, Release and Indemnity Form, assigning all rights to the video submission to the Sponsor, including all copyrights and moral rights and releasing the Contest Sponsors, their affiliates and respective advertising and promotions agencies from any liability in connection with The Contest or the Prizes awarded.
- Produce valid identification and, if requested by the Contest Sponsor, proof of age and photo identification.
- Correctly answer (un-aided) a time-limited, mathematical, skill-testing question to be administered by the Contest Sponsors.

If the above requirements are not met, the winner will be disqualified and another winner will be selected in their place.

License

By entering a t-shirt design in the contest, you waive all rights you may have with respect to the design, including all moral rights and rights of personality, publicity or privacy, and you grant to the Contest Sponsors the unrestricted, royalty-free, perpetual, irrevocable, worldwide license (but not the obligation) to use, reproduce, communicate, modify and display the design (in whole or in part) for any purpose without any fee or other form of compensation, and without further notification or permission, including without limitation the following purposes:

- publishing it in an electronic form on the Young & Free Alabama website

- reproducing, publishing, and displaying some or all of the design as part of The Contest or otherwise;
- identifying you by name as the owner of the design;
- judging the contest;
- displaying the winning entry in The Contest; and
- for the Contest Sponsors' marketing purposes, including to advertise The Contest, future contests, and products and services;
- and to print t-shirts to promote The Hill Account

Modifications

You grant to the Contest Sponsors the unlimited right: (i) to edit or modify your design in any manner; and (ii) to use, adopt and modify any or all portions of your design in combination with other materials. When editing or modifying your design, the Contest Sponsors will use commercially reasonable efforts to maintain the original essence of the design.

Conduct

By participating in The Contest, each entrant agrees to be bound by the Contest Rules & Regulations, which will be posted and available at www.YoungFreeAlabama.com. Entrants further agree to be bound by the decisions of the Contest Sponsors, which shall be final and binding in all respects. The Contest Sponsors reserve the right, in their sole discretion, to disqualify any entrant found to be: (a) violating the Contest Rules & Regulations; (b) tampering or attempting to tamper with the entry process or the operation of The Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of Young and Free Alabama and/or Listerhill Credit Union; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Disclaimers, Liability, and Indemnification

By participating in The Contest, you release and agree to indemnify and hold harmless the Contest Sponsors and their employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind resulting from your participation in The Contest or receipt or use of any prize.

By participating in The Contest, you further agree to indemnify and hold harmless the Contest Sponsors and their employees, directors, officers, members, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (a) your failure to comply with any of these rules; (b) any misrepresentation you make under these rules or otherwise to the Contest Sponsors; or (c) your participation in The Contest.

The Contest Sponsors shall have no liability for any loss or damage of any design entered in The Contest or for any other loss or damage resulting directly or indirectly from your participation in The Contest.

The Contest Sponsors are not responsible for: (1) incorrect or inaccurate transcription of entry information or late, lost, incomplete, misdirected entries, or entries received through impermissible or illegitimate channels; (2) technical failures of any kind, including without limitation the malfunctioning of any telephone, computer, network, hardware or software; (3) the unavailability or inaccessibility of any service; (4) unauthorized human intervention in any part of the entry process or The Contest; (5) electronic or human error which may occur in the administration of The Contest or the processing of entries; or (6) any injury or damage to persons or property, including without limitation your computer, which may be caused, directly or indirectly, in whole or in part, from your participation in The Contest or from downloading any material. The Contest Sponsors will not be liable to you for any indirect, special, consequential, or punitive damages in connection with The Contest or these rules.

Privacy / Use of Personal Information

By participating in The Contest, entrant: (a) grants to the Contest Sponsors the right to use his/her name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering The Contest, including but not limited to contacting and announcing the Winners; (b) grants to the Contest Sponsors the right to use his/her Personal Information for publicity and promotional purposes relating to The Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that the Contest Sponsors may disclose his/her Personal Information to third-party agents and

service providers of any of the Contest Sponsors in connection with any of the activities listed in (a) and (b) above. The Contest Sponsors will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with the Contest Sponsor's Privacy Policy.

Intellectual Property

All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by the Contest Sponsors and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

Termination

If for any reason the Contest Sponsors cannot run The Contest as planned, (including as a result of bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of The Contest) the Contest Sponsors reserve the right to cancel, modify, extend or suspend The Contest. In that event, the Contest Sponsor may award prizes at random from among the eligible entries received up to the time of the impairment, or award no prizes.

The Contest Sponsors may also disqualify any individual who tampers with or in any way corrupts the entry or voting process, or who attempts to undermine the legitimate operation of The Contest by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other entrants or representatives of the Contest Sponsors.

Law

These Contest Rules & Regulations constitute the complete rules and regulations associated with The Contest. The Contest is subject to applicable federal, provincial and municipal laws and regulations. These Contest Rules are subject to change without notice in order to comply with any applicable federal, state and municipal laws or the policy of any other entity having jurisdiction over the Contest Sponsors. All issues and questions concerning the construction, validity, interpretation and enforceability of The Contest Rules or the rights and obligations as between the entrant and the Contest Sponsors in connection with The Contest shall be governed by and construed in accordance with the laws of the state of Alabama.

Disputes

All disputes, claims and causes of action arising out of or connected with The Contest, prizes or these rules will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the State of Alabama, USA.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any contest-related materials, including but not limited to The Contest entry form, or point of sale, print or online advertising, the terms and conditions of these Contest Rules shall prevail, govern and control.

General Rules

- The Contest Sponsor will not enter into correspondence with any entrant except with the selected winner and at the Contest Sponsor's own initiative.
- The decisions of the Contest Sponsors in relation to The Contest will be final and binding on all entrants.
- The Contest Sponsors reserve the right to disqualify entrants and/or entries that do not comply with these Contest Rules & Regulations.
- The Contest Sponsors will be the sole and final reference source in validating a Prize claim.
- Any inquiries or concerns relating to The Contest should be made in writing and addressed to:
Listerhill Credit Union 4790 East Second Street, Muscle Shoals, AL 35661