DELTA COMMUNITY CREDIT UNION
2012 SWITCH SWEEPSTAKES
OFFICIAL RULES

1. **HOW TO ENTER.** NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. The Delta Community Credit Union 2012 Switch Sweepstakes (the "Sweepstakes") begins on September 1, 2012 and ends October 31, 2012 (the "Sweepstakes Period"). There are three ways to enter:

   A. You will be automatically entered into the Sweepstakes if you: apply and close a Sponsor-provided car loan or personal loan during the Sweepstakes Period. All member accounts must be in good standing at the time of drawing according to Delta Community Credit Union guidelines. CURE auto loans are excluded from this offer.
   B. You will be automatically entered into the Sweepstakes if you: apply and are approved for a Sponsor-provided personal Visa credit card during the Sweepstakes Period. All member accounts must be in good standing at the time of drawing according to Delta Community Credit Union guidelines.
   C. Alternatively, hand print your complete name, address, age, e-mail address (if available), daytime/evening phone numbers and the words, "Delta Community Credit Union 2012 Switch Sweepstakes" on a plain piece of 3"x 5" paper, and mail in an envelope with sufficient postage affixed to: Delta Community Credit Union, 1025 Virginia Avenue, Atlanta, GA 30354, Attention: Marketing Dept. Mail-in entries must be postmarked by October 31, 2012 and received by November 7, 2012.

Limit Three Entries Per Person Or Household By Any Means.

2. **ELIGIBILITY.** Sweepstakes open to U.S. citizens 18 years of age or older who, as of the date of entry, are: (a) members of Delta Community Credit Union; and/or (b) legal residents of one of the following Georgia counties: Cherokee County, Clayton County, Cobb County, Coweta County, DeKalb County, Fayette County, Forsyth County, Fulton County, Gwinnett County, Hall County, or Henry County, except employees and family members of employees (including spouse, children, parents and siblings of employees) of Sponsor, its subsidiaries and affiliates, and any individuals engaged in any way in the development, production, printing, distribution or execution of this Sweepstakes. Void where prohibited by law.

3. **PRIZES.** One (1) $5,000 prize shall be awarded. Winner will be selected and prizes awarded four (4) weeks after the close of the sweepstakes period (i.e. November 28, 2012). ARV of Prize: $5,000. Odds of winning are dependent on the number of eligible entries received. No substitution, or transfer of prizes permitted. All federal and state taxes on prize are the sole responsibility of the winner. The winner will be issued a 1099 tax form for the ARV of the prize and will be required to fill out a W-9 form.

4. **SELECTION OF WINNER.** Winner will be selected in a random drawing on or about November 28, 2012 by Sponsor, whose decisions are final. Winner will be notified by mail or telephone within 30 days. If prize notification is returned as undeliverable or winner cannot be located or does not respond by deadline date, an alternative winner will be selected. Winner must sign an affidavit of eligibility and liability release, and where not limited by law, a publicity release within fourteen (14) days of prize notification or prize will be forfeited and an alternate winner will be selected. Prize will only be awarded if winner complies with these Official Rules.

5. **GENERAL CONDITIONS.** Sweepstakes offered to eligible participants, but void where prohibited or restricted by law. By submitting your own entry and/or accepting a prize, you specifically acknowledge and agree that Sponsor may use your name and likeness for purposes of advertising and trade without further compensation, unless prohibited by law. By submitting an entry, you agree to release Delta Community Credit Union and its advertising agencies, officers, directors, employees, agents, parent companies, affiliates and subsidiaries, from liability of any kind or nature for any loss, claims, damages, or injuries of any kind associated with participation in the Sweepstakes or acceptance, possession, participation in or use or misuse of any prize. You accept and agree to be bound by these rules and the decisions of the Sponsor and judges relating to participation in the Sweepstakes, selection of winner and awarding of prize. All federal, state and local laws and regulations apply. No correspondence will be acknowledged. Sponsor reserves the right to disqualify any entry that it deems unacceptable. By entering this contest, you also acknowledge and agree that your personal information from any entry form may be used by Sponsor for internal marketing analyses and to provide participant with information from time to time about Delta Community Credit Union and its services, products, and promotions. All personal information collected will be treated in a manner consistent with Sponsor's privacy policy, which is available at www.DeltaCommunityCU.com/privpolicy.html.

6. **COPY OF OFFICIAL SWEEPSTAKES RULES.** For a copy of the official rules, please email Marketing@DeltaCommunityCU.com during the Sweepstakes Period.

7. **WINNER** Winner will be posted on www.DeltaCommunityCU.com by December 31, 2012.

8. **SPONSOR** Delta Community Credit Union, 1025 Virginia Avenue, Atlanta, GA 30354.