Delta Community Credit Union
2013 Switch Home Loan Sweepstakes

OFFICIAL RULES

1. HOW TO ENTER: NO PURCHASE NECESSARY. The Delta Community Credit Union 2013 Switch Home Loan Sweepstakes (the "Promotion") runs July 15 – September 30, 2013 (the "Promotion Period"). Consumers who apply for and fund a First Lien Closed End real estate loan, where the application is received within the Promotion Period and the loan fully funds by November 30, 2013, will be automatically entered to win the prize, which is having their scheduled monthly mortgage payment (including any escrows for taxes and insurance) made, up to a maximum prize limit of $2,000. Limit one entry per person. TO ENTER WITHOUT APPLYING FOR A LOAN: On a 3"x5" card hand print your full name, complete home address including zip code, home telephone number with area code, e-mail address (if available), and mail in a first class stamped envelope to 2013 Switch Home Loan Sweepstakes, Attn: Marketing Dept, Delta Community Credit Union, 1025 Virginia Ave. Atlanta, GA 30354. Limit one entry per person. No photocopies, facsimiles or mechanical reproductions of cards permitted. No metered mail will be accepted. Envelopes must be postmarked by September 30, 2013 and received by October 7, 2013.

2. ELIGIBILITY: Entrants must be legal U.S. residents residing in Alabama, California, District of Columbia, Georgia, Indiana, Kentucky, Michigan, Minnesota, New York, North Carolina, Ohio, South Carolina, Tennessee, Texas, Utah, or Virginia. Entrants must be at least 18 years of age or older as of the Promotion start date.

3. SELECTION OF WINNER: On or about December 15, 2013, one winner will be randomly selected from all eligible entries received. If an employee, officer, or director of Delta Community Credit Union ("Sponsor"), or their immediate family members or those living in the same household of each is selected as the winner, a second (additional) winner will be chosen. In the event a second winner is selected, employees, officers, and directors of the Sponsor, and their immediate family members or those living in the same household of each, as well as all persons involved in the design, administration or implementation of this Promotion, are not eligible to win the second Grand Prize, if one is offered.

4. GRAND PRIZE: One (1) or two (2) Grand Prizes will be awarded as described above. The Grand Prize Winner will receive a cash prize equal to the amount of their next scheduled monthly mortgage payment, up to a maximum value of $2,000. AMOE (Alternative Method of Entry) entrants will receive in cash the value of the highest entrant's next scheduled monthly mortgage payment, up to a maximum value of $2,000. ARV (Actual Retail Value) of prize: maximum $2,000. Prize winner(s) must comply in all respects with these official rules and the requests of Sponsor in fulfilling and verifying eligibility for the prize. Odds of winning depend on the number of eligible entries received. All expenses and fees associated with the Grand Prize not expressly stated are the sole responsibility of the winner(s). Grand Prize Winner(s) acknowledges that the Grand Prize is taxable. Grand Prize Winner(s) will receive an IRS 1099 tax form (in additional to any other applicable form(s) and may wish to seek independent accounting advice in connection with the acceptance of the Grand Prize.

5. GENERAL RULES AND REGULATIONS:

(a) Promotion offered only to eligible Entrants in the states identified above. THIS PROMOTION IS VOID IN FLORIDA, and all other states or territories, and wherever prohibited or restricted by law. All applicable federal, state and local laws and regulations apply.

(b) The Grand Prize Winner(s) will be required to execute and return an *Affidavit of Eligibility and Release*, within ten (10) days following first attempted notification. Failure to return the signed Affidavit of Eligibility and Release or otherwise accept the prize may result in forfeiture of the Grand Prize and an alternate Grand Prize Winner may be selected.

(c) All entrants (including the Grand Prize Winner(s)) agree to give, and hereby do give, the Sponsor and its licensees, affiliates, successors the irrevocable and unrestricted right to use, re-use, broadcast, or publish their name, city of residence, photo, film or any other likeness, including portraits and pictures, in whole or in part, as part of a composite, retouched or distorted in character or form, and winner's voice, recorded or live, without further compensation, unless prohibited by law.

(d) Sponsor is not responsible for any incorrect or inaccurate information entered by website users and does not assume any responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction of any entries.

(e) All entrants (including the Grand Prize Winner(s)) agree that Sponsor shall have no liability for any injury or damage to either persons or property incurred by entering, participating in, winning, or losing the Promotion, and/or by the acceptance, use, or non-use of any prize received in connection with this Promotion. All entrants (including the Grand Prize Winner) also agree to hold Sponsor, and its affiliates, officers, directors, agents, employees, and assigns, harmless against any and all claims and liabilities, including without limitation, property damage, personal injury and/or death, arising out of the participation in, acceptance, use or misuse of the Promotion and/or the Grand Prize. By participating in this Promotion, Entrants agree that no claim relating to damages, losses or injuries shall be asserted against Sponsor and/or its affiliates, officers, directors, agents, employees, and assigns.

(f) Sponsor is not responsible for any typographical or other error in the printing of this offer, administration of this Promotion, or the announcement of the Grand Prize. Sponsor reserves the right to suspend or terminate the Promotion in the event the administration, security, fairness, integrity, or proper conduct of the Promotion is jeopardized.

(g) A winner's list may be obtained after January 31, 2014 by sending a self-addressed stamped envelope to the following address: Delta Community Credit Union, Sweepstakes Winners List request, Attn: Marketing Dept, Delta Community Credit Union, 1025 Virginia Ave. Atlanta, GA 30354.

(h) Disputes. All decisions of the Sponsor shall be deemed final and binding in connection with the interpretation of the Official Rules and the administration of the Promotion, and all entrants agree to be bound by the decisions of the Sponsor. This promotion is governed by the laws of the United States and the State of Georgia, without respect to conflict of law doctrines. As a condition of participating in this Promotion, Entrants agree that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or in connection with this Promotion, shall be resolved individually, without resort to any form of class action, exclusively before a court located in the State of Georgia having jurisdiction.

Further, in any such dispute, under no circumstances will participants be permitted to obtain awards for, and hereby waive all rights to claim punitive, incidental or consequential damages, including attorneys' fees and Entrants further waive all rights to have damages multiplied or increased.

(i) Sponsor: Delta Community Credit Union, 1025 Virginia Ave. Atlanta, GA 30354.