

THE SECOND COST OF COMPLIANCE STANDARD OFFICIAL CONTEST RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY
TO ENTER OR WIN THIS CONTEST.

A purchase will not improve chances of winning.

CONSUMER DISCLOSURE
You have not yet won.

OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND DISTRICT OF COLUMBIA WHO ARE AT LEAST 18 YEARS OLD AS OF THE DATE OF ENTRY WHO ALSO BELONG TO OR PARTICIPATE IN A COOPERATIVE ORGANIZATION, AND COOPERATIVE ORGANIZATIONS DEFINED AS SUCH BY THEIR LOCAL JURISDICTION.

By entering this Contest, entrants accept and agree to be bound by these Official Rules. Any violation of these rules may, at CU*Answers' discretion, result in disqualification. All decisions of the judges regarding this Contest are final and binding in all respects.

ODDS OF WINNING: The odds of winning this Promotion depend on the number of eligible entries received.

NO PRIZE TRANSFER OR SUBSTITUTION: No prize or any portion thereof is transferable or redeemable for cash. Any portion of the prize that is not used is forfeited. No substitutions for prize except by CU*Answers, in which case a prize of equal or greater value will be substituted.

Entrant Rules

BY SUBMITTING AN ENTRY TO CU*ANSWERS, YOU AGREE TO BE LEGALLY BOUND BY THE FOLLOWING TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS BELOW, DO NOT SUBMIT AN ENTRY TO CU*ANSWERS.

1. **ELIGIBILITY:** *The Second Cost of Compliance Standard* is only open to persons who are at least 18 years of age at the time of submitting an Entry who also are employed by a credit union. Current CU*Answers' employees and their immediate families are not eligible to submit an Entry. Participation in *The Second Cost of Compliance Standard* is void where prohibited by law. All federal, state and local laws and regulations apply. *The Second Cost of Compliance Standard* will be construed and evaluated according to Michigan law.
2. **ENTRY:** A white paper entry ("Entry") to *The Second Cost of Compliance Standard* may be made or submitted by a person or a group of persons who all meet the Eligibility criteria above, on behalf of a credit union.
3. **ENTRY FEE:** There is no entry fee to *The Second Cost of Compliance Standard*.
4. **SPECIFIC RULES FOR ARTISTS REGARDING ENTRY:** The following rules apply to submission of an Entry to *The Second Cost of Compliance Standard*:
 - a. Eligible persons or organizations may submit no more than one Entry. An Entry must list the name or names of the submitting persons or organizations.
 - b. Minimum word count for each Entry is 800 words, not counting description of eligibility. There is no maximum restriction.
 - c. To be eligible, an Entry must be uploaded in Adobe PDF or in a format openable and readable in Microsoft Word.
 - d. An Entry must be submitted by 5:00 p.m. ET on June 5, 2015.
 - e. Only original Entries are eligible for submission. Persons or organizations are responsible to ensure that the Entry does not infringe on any third party's proprietary rights.

f. CU*Answers reserves the right to use all information on, imagery and documentation pertaining to the Entry. CU*Answers may use the information, imagery and documentation described in the preceding sentence for the CU*Answers' website, press releases, promotional materials, catalogues, and associated events which may include textual, audio or visual representations. CU*Answers will acknowledge the person(s) or organization when such information, imagery and documentation is used by CU*Answers as described above.

g. CU*Answers bears no liability to participating persons or organization, or relating to the Entry.

5. INDEMNIFICATION: CU*ANSWERS AND ITS RESPECTIVE AFFILIATES, AGENTS, DIRECTORS, OFFICERS AND EMPLOYEES ("AFFILIATES") ARE NOT PARTIES TO, HAVE NO INVOLVEMENT WITH OR INTEREST IN, MAKE NO REPRESENTATIONS OR WARRANTIES AS TO, AND HAVE NO RESPONSIBILITY OR LIABILITY WHATSOEVER FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND RELATING TO OR ARISING FROM COST OF COMPLIANCE STANDARD. CONTEST ENTRANTS FURTHER AGREE TO DEFEND, INDEMNIFY AND HOLD HARMLESS CU*ANSWERS AND ITS AFFILIATES FROM AND AGAINST ANY AND ALL LIABILITY, CLAIMS, SUITS, ACTIONS, LOSSES, AND EXPENSES, INCLUDING ATTORNEY FEES, RELATING TO OR ARISING OUT OF ANY CLAIM OR DEMAND OF ANY KIND OR NATURE WHICH ANY PERSON OR PARTY MAY MAKE AGAINST CU*ANSWERS OR ITS AFFILIATES BASED UPON OR ARISING OUT OF THE COST OF COMPLIANCE STANDARD CONTEST, OR ANY OTHER CLAIM OR DEMAND RELATING TO CU*ANSWERS.

6. ADDITIONAL RULES: An Entry must not infringe upon third party rights. An Entry that, in the sole discretion of CU*Answers, may infringe on third party rights will be disqualified. Contest participants are responsible to ensure that an Entry does not infringe upon, violate or misappropriate any intellectual property or other proprietary rights owned or possessed by any third party. Each person or organization will defend, indemnify and hold harmless CU*Answers and its affiliates, agents, directors, officers and employees, from and against any and all liability, claims, suits, actions, losses and expenses, including costs and attorney fees relating to or arising out of any claim or demand of any kind or nature which any person or party may make against CU*Answers or any of its affiliates, agents, directors, officers and employees based upon or arising out of the Entry or any other claim or demand relating to CU*Answers, including any claim of infringement. CU*Answers may disqualify any Entry if it determines, in its sole discretion, that any Entry violates laws or regulations, or otherwise violates the privacy and other rights of third parties. CU*Answers is not responsible for inaccurate, fraudulent, incomplete, illegible, tampered with, misdirected, late or stolen Entries or transmissions, or problems of any kind whether mechanical, human or electronic.

7. JUDGING AND WINNER SELECTION: Judging will take place between June 5, 2015 and June 15, 2015. Entries will be judged by persons appointed by CU*Answers, in its sole discretion. The winner will be announced on or around June 17, 2015. Entries will be judged on their completeness and their ability to be adopted by other credit unions.

8. PRIZE: Prizes will be awarded by CU*Answers. The first place Entry will receive \$2,500 (U.S. Dollars). The second place Entry will receive \$1,500 (U.S. Dollars). The third place entry will receive \$1,000 (U.S. Dollars). The Prize will be awarded in a lump sum to the credit union in whose name the Entry was submitted. A minimum of 10 entries must be submitted for prizes to be awarded.

9. TRANSFER OF WINNING ENTRY TO CU*ANSWERS: Winners agree to transfer all rights and ownership of the winning Entry to CU*Answers. Winners agree these transferred rights include all underlying copyrights in and to the Entry, including the specific authority to make derivative works relating to the Entry.

10. WINNERS' NAMES: Names of winners will be available on the CU*Answers website or upon request.

11. GENERAL CONDITIONS: Winners will be required to sign and return a Winner's Affidavit of Eligibility and Release Form. In the event of noncompliance, the prize will be forfeited and may be awarded to an alternate winner. All federal, state and local taxes are the sole responsibility of the winner. If the prize or prize notification is returned as undeliverable, such potential winner forfeits the prize. By acceptance of prize, all winners agree without limitation to the use of his/her name, user name, photograph and/or likeness for publicity purposes without any additional compensation, except where prohibited by law. Entrants agree to be bound by these Rules and the decisions of CU*Answers, which are final and binding in all matters related to *The Second Cost of Compliance Standard*. By participating in *The Second Cost of Compliance Standard*, entrants agree that CU*Answers and its respective affiliates, agents, directors, officers and employees have no liability whatsoever for any injuries, losses or damages of any kind relating to or arising from CU*Answers or resulting from participation in Cost of Compliance Standard, the acceptance, possession, use or misuse of any Entry, or technical, hardware, software or telephone failures of any kind, cost or unavailable network connections, fraud, incomplete, garbled or delayed computer transmissions, whether caused by CU*Answers, users or by any of the equipment or programming associated with or utilized in CU*Answers or by any technical or human error which may occur in the processing of submissions which may damage a user's system or limit an entrant's ability to participate in CU*Answers. By participating in *The Second Cost of Compliance*

Standard, entrants agree to defend, indemnify and hold harmless CU*Answers and its affiliates, agents, directors, officers and employees from and against any and all liability, claims, suits, actions, losses and expenses, including costs and attorney fees, relating to or arising out of any claim or demand of any kind or nature which any person or party may make against CU*Answers based upon or arising out of the Entry, the entrant's participation in *The Second Cost of Compliance Standard*, or any other claim or demand relating to CU*Answers. CU*Answers may prohibit an entrant from participating in CU*Answers or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of CU*Answers by cheating, hacking, deception or other unfair participation or voting practices or intending to annoy, abuse, threaten or harass any other entrants or CU*Answers' representatives. CU*Answers' decisions are final on all matters relating to CU*Answers and the subject matter of these Rules. The obligations of each collaborative persons or organizations are joint and several. CU*Answers may prohibit a person or organization from participating in CU*Answers in its sole discretion. CU*Answers is not responsible for typographical or other errors in the offer or administration of CU*Answers, including but not limited to errors in the advertising, Rules, selection and announcement of the winner and distribution of the prizes. CU*Answers reserves the right to terminate or amend Cost of Compliance Standard, including but not limited to the right to terminate or amend *The Second Cost of Compliance Standard* in whole or in part, at any time without notice, if any factor, including without limitation virus, bugs, or non-authorized human intervention, interferes with its conduct as contemplated by these official rules. In case of dispute, an Entry will be declared made by the authorized account holder of the email address submitted at the time of Entry. "Authorized account holder" is defined as the natural person who is assigned to an email address by an Internet Access Provider, online service provider or other organization (e.g., business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF CU*ANSWERS MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CU*ANSWERS RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

CU*Answers decisions are final in all matters relating to *The Second Cost of Compliance Standard* and the subject matter of these rules.