

Bethpage Federal Credit Union
Auto Loan – Caribbean Giveaway Sweepstakes
November 2009 – March 2010
OFFICIAL RULES

1. SPONSOR. The drawing is sponsored by Bethpage Federal Credit Union, 899 S. Oyster Bay Road, Bethpage, NY 11714-1030.

2. ELIGIBILITY. This drawing is open to all Bethpage Federal Credit Union members, 18 years of age or older, who close an auto loan with Bethpage between November 15, 2009 and March 15, 2010 (the "Eligible Participant"). Bethpage has several terms of loans available – closing on any length auto loan is eligible for the sweepstakes. Members will receive the sweepstakes entry form with their pre-approval notification. In order to be entered, entry forms should be dropped off at a branch after the member's auto loan is closed.

Employees, officers and directors of Bethpage Federal Credit Union and its affiliates, their immediate families (spouse, parents, children, siblings) and individuals living in the households of such employees are ineligible.

Winner will be notified by phone or postal mail and will be required to complete and sign Affidavits of Eligibility and a publicity release in order to claim the prize. Winners must return the executed and notarized Affidavits of Eligibility and publicity release within 14 days after issuance of prize notification or their prize will be forfeited and awarded to alternate winners.

Prizes are non-transferable. Federal, state and local taxes and expenses relating to the acceptance and use of the prizes are the sole responsibility of the winner.

Drawings are subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.

3. ENTRY. The contest begins Sunday, November 15, 2009 and ends Monday, March 15, 2010. Members will receive the sweepstakes entry form with their pre-approval notification. In order to be entered, entry forms should be dropped off at a Bethpage branch when the member's auto loan is closed. Entry forms can also be found online at www.bethpagefcu.com/caribbean but will not be eligible until the member's auto loan closes. Any auto loan that closes during the period of the contest will be eligible for a sweepstakes entry form. One winner will be randomly chosen and announced on Wednesday, March 31, 2010.
4. PRIZES. Each Eligible Participant will receive one entry form with their pre-approval from Bethpage Federal Credit Union. Members who choose to get their auto loan from Bethpage at the dealership will also be eligible and will be mailed an entry form at the time their loan is approved. The winner will be awarded a 5 night/6 day Caribbean vacation for a family of 4 (2 adults, 2 children) to Breezes Resort & Spa Trelawny in Jamaica, W.I., valued at approximately \$4,900. A random drawing will be held on Wednesday, March 31, 2010 by close of business day. The winner will be selected from all eligible entries from the duration of the promotions (November 15, 2009 – March 15, 2010). Odds of winning depend upon number of entries received. Taxes are the sole responsibility of the winner. A 1099 Tax form will be mailed to the winner.
5. LIMITATION OF LIABILITY. Eligible Participants agree to release, indemnify and hold harmless Bethpage Federal Credit Union, and its officers, directors, members, subsidiaries, affiliates, agents, advertising and promotion agencies from any injuries, losses, damages, claims and actions of any kind or nature, related to, resulting or arising from participation in the drawing or acceptance, possession or use of any prize that may be awarded. Furthermore, by

participating, Eligible Participants agree to be bound by the laws of the State of New York, applicable law and these Official Rules and to accept decisions of the Sponsor as final in all matters relating to this drawing.

6. LIST OF WINNERS. For the name of the winner, send a self-addressed stamped envelope to: Bethpage Federal Credit Union Auto Loan Caribbean Giveaway, 899 S. Oyster Bay Road, Bethpage, NY 11714-1030.
7. PUBLICITY. Acceptance of a prize constitutes permission for Sponsor to use the winner's name and likeness for advertising and promotional purposes without additional compensation to the winner.
8. GENERAL. This drawing and these Official Rules shall be governed by, and construed in accordance with, the laws of the State of New York, without regard to any choice of law or conflict of law rules. Any dispute arising out of the drawing or these Official Rules shall be brought and heard in the federal or state courts located in Nassau County, New York State.