

## Refer a Friend 2008 Contest Rules

- 1** Prize description:  
One (1) Flat Screen TV (valued at \$1,500)  
One (1) iPhone 3G (valued at \$200)  
One (1) \$50 gift card  
**These prizes cannot be redeemed for cash.**

**Two ways to qualify for the drawing:**

1. Refer a Friend to open a **Youth Account\***
2. Refer a friend, co-worker, or family member to open a Provident membership\*\*.

\*Limit one entry for the primary member & one joint owner **per new youth account.**

\*\* Limit one entry for existing member and one for the referred member

- 2** Chances of winning vary, depending on the number of entries received.
- 3** Winner does not need to be present to win.
- 4** Sweepstakes void where prohibited. Subject to all federal, state and local laws. California lottery laws may apply.
- 5** The contest is open to all US residents. Provident membership is required.
- 6** Promotion runs from November 4, 2008 to December 31, 2008.
- 7** Prize winner will be selected from a random drawing to be held by March 11, 2008.
- 8** By accepting the prize, winner agrees that their name, voice and likeness may be used by Provident for promotional purposes.
- 9** Provident Credit Union's board, officials, staff, management and their immediate families are not eligible to participate in the "Refer a Friend" contest drawing. A separate drawing for employees will be held.
- 10** Taxes or any other incidental fees that may apply are not included. Provident Credit Union may report the value of the prizes to the IRS, in which case winners will receive IRS Form 1099 to assist in preparing tax returns.
- 11** The Credit Union will notify winners by phone, e-mail or mail of procedures for redeeming prize.
- 12** The prize must be accepted as awarded and cannot be exchanged for cash. Winners who do not wish to accept the prize as offered may opt to forfeit the prize. There will be no substitutions.



Whatever It Takes