



Young & Free Alabama Spokes-team Search

Rules and Regulations

No purchase necessary. This search competition is void in whole or in part where prohibited by law. To complete your entry you must read and agree to the following rules. Participation in this search competition constitutes full and unconditional agreement and acceptance of these rules. All dollar amounts are in US funds. The search competition is sponsored by Listerhill Credit Union (the “sponsor”).

The Listerhill Credit Union Young & Free Alabama Spokes-team Search Competition (the “Search Competition”) runs from 9:00 a.m. Alabama time on August 26, 2010 to 11:59 a.m. (by noon) Alabama time on October 1, 2010. Listerhill Credit Union has the right to change the dates.

The Search

Think you’ve got what it takes to be employed as a Financial Guru at The Hill branch at UNA? Complete the application form at youngfreealabama.com/gurus, upload a maximum 60-second video explaining why you are perfect for the job, and email your photo and resume using the email button on youngfreealabama.com/gurus.

Notice: you must comply with these rules when you submit an application and upload a video. Do not do anything in connection with creating your video, which might endanger anyone, including yourself or which could cause damage to property or your application and your video may be disqualified.

Eligibility Criteria:

This Search Competition is open only to full-time UNA students (12 hours of class time per week) who are residents of Alabama, at least 18 years old, employable in the US, and not a convicted felon.

How to Enter:

Only one entry per person will be accepted. Multiple entries will be disqualified. Chances of winning depend on the number and skill level of Applicants.

To enter go to www.youngfreealabama.com/gurus (the “Young & Free Alabama Website and fully complete an online application form and upload your audition video following the instructions there.

All videos must:

- Be no more than 1 minute in length
- Be intended for a family audience with content, in the sole discretion of the Sponsor, suitable for audiences over the age of 13

- Not contain any nudity, sexually explicit, discriminatory, disparaging and libelous or other inappropriate content
- Not contain any copyrighted works, including music, pictures, posters etc., unless you are the owner of such rights or have permission of the rightful owner to submit the material in accordance with these rules
- Not contain images of identifiable children, unless they are your own and if your video contains images of adults, such adults must have consented to the submission of your video and be willing to sign a publication release if necessary
- Contain entirely original material
- Not contain material that infringes another's rights, including but not limited to privacy or intellectual property rights.
- Submissions must be in English.
- In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry (the "Applicant").
- All applications are subject entirely to the discretion of the Sponsor, whose decisions are final. Each entry which meets the criteria above and that is submitted in accordance with these Rules, will become eligible for Phase Two: Selection Period.

Conditions of Participation:

By entering this Search Competition, the Applicant certifies and acknowledges that:

The video submitted is original work and that he/she is the creator

- He/she has agreed that the video, all images and ideas submitted with this application are being submitted on a non-confidential basis and may be edited and posted to a website without compensation

By entering this Search Competition, the Applicant certifies and acknowledges that:

The video submitted is original work and that he/she is the creator

- He/she has agreed that the video, all images and ideas submitted with this application are being submitted on a non-confidential basis and may be edited and posted to a website or used in other marketing and advertising materials without compensation
- The Applicant is permitted to disclose the video and all images contained therein to the Sponsor for its use and the video, images and ideas shall become the property of the Sponsor on submission
- Submission of the video and any images and content may impact the Applicant's legal rights to protect them
- All trademarks and copyrighted material have been properly acknowledged in the application

The Applicant acknowledges that the Sponsor or any of its affiliates or subsidiaries may already be in the process of independent development and innovation for various products and services and therefore any

disclosure of information or ideas submitted by the Applicant may not be new to the Sponsor or its affiliates or subsidiaries and would not affect or impair its proprietary rights to its own innovation.

Assignment of Rights to Submission:

By entering this Search Competition, you irrevocably and exclusively assign all copyright, without limitation of time, place, medium, support or language, in the video to the Sponsor and waive all legal and moral rights to the video in favor of the Sponsor. Accordingly, you acknowledge that the Sponsor will have the unrestricted and exclusive right to use the video for any purpose, including but not limited to, publishing it in an electronic form on the Young & Free Alabama Website for promotional purposes without further compensation. The Sponsor also has the right to (but is not required to) use your name, image, likeness, age, biographical information and school name in credit along with the video. You confirm that you are the sole author of the video and that you own all rights to it and are able to fully assign all rights to the Sponsor as contemplated above. You agree to compensate the Sponsor should any claims arise out of the use of the video by the Sponsor.

As a condition of accepting a Prize in this Search Competition, the winner agrees to sign a Declaration of Compliance with Rules and an Assignment, Release and Indemnity Form, assigning all rights to the video submission to the Sponsor, including all copyrights and moral rights and releasing Listerhill Credit Union, its affiliates and respective advertising and promotions agencies from any liability in connection with this Search Competition or the Prizes awarded.

The Selection Process

The Phase Two: Selection Period will begin following the search phase.

Listerhill Credit Union will determine who they are interested in interviewing and hiring for the Financial Gurus positions. Applicants may be contacted by Listerhill Credit Union, and may be asked to participate in an interview process, and/or complete assessments and paperwork associated the Listerhill Credit Union hiring process.

The Job

Please read the complete job description located at YoungFreeAlabama.com/Gurus.

Financial Gurus are expected to work approximately 19 hours per week. Financial Gurus must be a full-time UNA student (minimum 12 hours of class time per week) to be employed at The Hill branch. If a Financial Guru is no longer a student, they are no longer eligible to work at The Hill branch, and are not guaranteed employment by Listerhill Credit Union.

6 Financial Gurus will be hired. The UNA branch hours are 9-2, and the majority of work hours will be scheduled during this time. Financial Gurus may also be required to assist at events outside of branch hours, to promote The Hill and Young & Free Alabama.

The hourly wage is \$11.46/hour.

The Bonus Vote

The Bonus Vote starts on Monday, October 4th and ends at midnight on Monday, October 11.

All Financial Guru application videos will participate. The public can vote for their favorite video, as many times as they like during the Bonus Vote period.

The person who submitted the video with the most votes will receive:

- One (1) iPad valued at approximately \$600
- \$500 credit at the UNA bookstore

The Prize must be accepted as awarded and is not transferable. The Prize is not redeemable for cash and no substitute for any part of the Prize is offered. If a potential winner cannot accept the Prize as awarded, his or her entry will be forfeited and another eligible contestant may be selected. Any costs associated with accepting the Prize shall be the sole responsibility of the winner.

The Bonus Winner will be announced on October 15, 2010.

Early Bird Prizes

The first ten (10) completed applications will receive a \$50 credit on their Mane Card. The credit will be applied before October 15, 2010

To be considered a “completed application”, Listerhill Credit Union must have received the application form completed in full, including the YouTube video link for a video that meets the eligibility requirements, by a person eligible to be employed as a Financial Guru, and the applicant’s resume, and photo.

The Prize must be accepted as awarded and is not transferable. The Prize is not redeemable for cash and no substitute for any part of the Prize is offered. If a potential winner cannot accept the Prize as awarded, his or her entry will be forfeited and another eligible contestant may be selected. Any costs associated with accepting the Prize shall be the sole responsibility of the winner.

Other Matters

No responsibility is assumed by the Sponsor, its respective affiliates, subsidiaries, advertising and promotional agencies, its respective directors, officers, employees and assigns, for any disruption to telephone network or lines, computer on-line systems, servers or providers, computer equipment, software or failure of any entry to be received because of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, as well as lost, incomplete, destroyed, misdirected, illegible or late entries which for any reason are not received.

Submissions shall not be returned to participants.

No Prize substitutions will be made, except for the right of the Sponsor to make a Prize substitution of equivalent or greater value in the event the Prize, or any portion thereof, is unavailable for any reason.

The Sponsor reserves the right to modify or cancel this Search Competition at any time including, without limitation, in the event of technical corruption, virus, bugs, non-authorized human intervention or any other technical problems, which may arise from time-to-time beyond the control of the Sponsor, destroying the integrity of this Search Competition. No liability or responsibility is assumed by the Sponsor, resulting from user attempts to participate in this Search Competition or if required, download any information necessary to participate in this Search Competition. In the event of a dispute regarding who submitted an on-line entry, the entry will be deemed submitted by the authorized account holder of the e-mail address submitted at the time of entry.

By entering this Search Competition, participants agree to hold the Sponsor, its affiliates, subsidiaries, advertising and promotional agencies, their respective directors, officers, employees and assigns, harmless

from and against any and all claims and liability arising out of or in any way connected with the operation of this Search Competition and use of a Prize. Participants of this Search Competition assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Search Competition or use or redemption of a Prize. By participating in this Search Competition, entrants agree to be bound by the Rules and the decisions of Listerhill Credit Union, which are final.

The Sponsor reserves the right to disqualify any individual whom it finds to be in violation of these official Rules or tampering with the entry process. The Sponsor reserves the right to refuse an entry from a person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter.

This Search Competition and these Rules shall be exclusively governed by and construed in accordance with the laws of the State of Alabama.

Any litigation must be initiated in Alabama.

Privacy Statement: By entering this Search Competition, each entrant also consents to Listerhill Credit Union, its agents and/or representatives, storing, using and disclosing the information submitted or provided with each entry for the purpose of administering this Search Competition and the prize in accordance with Listerhill Credit Union privacy policy at <http://www.listerhill.com>.

Caution: Any attempt to deliberately damage any web site or interfere with the legitimate operation of the search competition may be a violation of criminal and civil laws, and the sponsor reserves the right to seek damages and/or other relief from all responsible persons to the fullest extent permitted by law.