Christian Financial Credit Union
Save to Win® Savings Promotion Raffle
OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

1. **How to Enter**: The Save to Win® Savings Promotion Raffle ("Raffle") begins on January 1, 2016 and ends December 31, 2016 ("Raffle Period").

Automatic Entries: An eligible member of a participating credit union automatically receives Raffle entries based upon the following:

Central Monthly Prize Drawings: One (1) entry for every $25 increase in the monthly balance for the member in a Qualifying Certificate Account at month's end, with a maximum of ten (10) entries per month per member.

Credit Union Monthly Prize Drawings: One (1) entry for every $25 increase in the monthly balance for the member in a Qualifying Certificate Account at month's end, with a maximum of ten (10) entries per month. Christian Financial may
change their monthly drawing prize structure at any time during the year, so long as notification of the change is provided to all Save to Win accountholders.

Central Quarterly Prize Drawing: One (1) entry for every $25 increase in the monthly balance for the member in a Qualifying Certificate Account at each month's end, with a maximum of ten (10) entries per month per member. Participating members are limited to a total of 30 entries during the Raffle Period for the Central Quarterly Prize Drawings.

Automatic Entries will be recorded by participating credit unions once the balance is calculated at month-end processing. Qualifying deposits / balances must be received and posted by the participating Credit Union by midnight Eastern Time on the last day of each month end. Automatic entries are only eligible to win during the drawing period covered.

Except for making deposits as described, no other action, and no other purchase or other consideration, is necessary for an entry into the prize drawing.

2. **Qualifying Certificate Account**: Participating credit unions will establish Qualifying Certificate Accounts. A Qualifying Certificate Account may be either a share certificate or a certificate of deposit depending on the account structure of the credit union. Rates and other terms and conditions of a Qualifying Certificate Account may vary from credit union to credit union. A participating member is limited to one (1) Qualifying Certificate Account at one (1) participating credit union, with a minimum opening deposit of $25. Participating members may deposit unlimited funds in a Qualifying Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set forth in these rules. A participating member may make a maximum of one (1) withdrawal from their Qualifying Certificate Account during any twelve (12) month period, with an early withdrawal penalty fee of $25. More than one (1) withdrawal within any twelve (12) month period will result in the disqualification of the participating member's Qualifying Certificate Account from consideration for subsequent prizes and the participating member's forfeiture of any and all entries for monthly and quarterly prizes and will result in the closure of the Qualifying Certificate Account.

3. **Prize Eligibility**: Corporations, limited liability companies, partnerships, associations, sole proprietorships, trusts, business and labor organizations, other public or private entities, as well as officers, directors and employees of (i) participating credit unions and (ii) vendors of such credit unions are not eligible to receive Monthly or Quarterly prizes from the central drawing. **All participants must be at least of sufficient age to enter into a binding contract (18 in most states), a resident of a state in which the principal place of business of one or more participating credit unions is located and be a member with a Membership Share Account (the account which qualifies the individual for membership), in good standing in the participating credit union.** To win a prize in a drawing, a participant's Qualifying Certificate Account must be open and active through the drawing period. A participating member is limited to winning one Central Monthly Prize per month and one Central Quarterly Prize per quarter. A participating member is eligible to win both a Central Prize and a Christian Financial Credit Union Prize in the same drawing month or quarter. If the Qualifying Certificate Account is owned by more than one member, only the member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account is entitled to win a Prize. All

transactions constituting Raffle entries must occur within a state in which the principal place of business of one or more participating credit unions is located. Before receiving any prize, a participant must confirm eligibility by verifying identity, age and certifying that all transactions constituting Raffle entries occurred within a state in which the principal place of business of one or more participating credit unions is located. If the participant fails to do so within thirty (30) days after the account holding credit union notifies the participant that the participant is a winner, the participant shall forfeit the prize involved and a drawing will be held to determine an alternate winner. If a member with a Qualifying Certificate Account is ineligible for the Raffle, such member will continue to be the account holder but deposits to the account will not constitute qualifying Raffle entries.

4. **Prizes**: All Prizes from the Central Drawings and Prizes from the Credit Union Drawings are cash prizes and will be deposited into the winner's Classic Savings Account. Prizes may NOT be deposited in the member's Qualifying Certificate Account. All winners from the Central Drawings and winners from the Credit Union Drawings will be selected from among all participants in the Raffle Drawings. The Central Monthly Prize Drawings will be conducted within fourteen (14) days of the conclusion of the previous month and the Central Quarterly Prize Drawings will be conducted within fourteen (14) days of the conclusion of the previous quarter, for which valid entries will be determined. Winners will be notified via telephone, email, or standard U.S.P.S. mail. Prizes are non-transferrable. Prize winnings will be reported as income on the appropriate IRS 1099 form. Christian Financial Credit Union is responsible for providing this form to its members who have received a Prize from the Central Drawings or a Prize from the Credit Union Drawing. Amounts for Credit Union Prizes are listed below. A complete list of Central Drawing Prizes as applicable from time to time will be listed on the www.savetowin.org consumer website.

CHRISTIAN FINANCIAL CREDIT UNION MONTHLY PRIZE DRAWINGS: Credit Union Drawing totaling 500 dollars ($) with prizes each month will be awarded to winning members as follows:

TWO (2) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $100 CASH PRIZE
FOUR (4) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $50 CASH PRIZE
FOUR (4) WINNING ENTRIES WILL BE RANDOMLY SELECTED TO RECEIVE A $25 CASH PRIZE

5. **Odds**: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning Central Monthly Prizes that is equal to that of all other entries in the Raffle. For Christian Financial Credit Union Prizes, each eligible entry shall have a chance of winning that is equal to that of all other entries within the same participating credit union. Each eligible entry shall have a chance of winning Central Quarterly prizes that is equal to that of all other entries in the Raffle. Except for making deposits as described, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

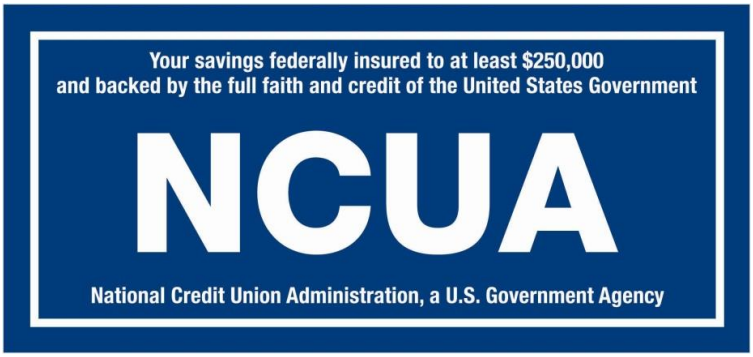
6. **Prize Administration and Research Study.** Save to Win® entries and prize drawings are submitted to and conducted by CU Solutions Group, Incorporated (CUSG), an affiliate of the Michigan Credit Union League (MCUL), a non-profit credit union trade association. The Save to Win® program is part of an ongoing research project of CUSG and D2D Fund, Inc. (D2D), which entails the study of information about prize-linked savings programs and savings habits of consumers. To participate in the raffle, the entrant's social security number is transmitted by Christian Financial Credit Union via a secure data sharing process from then replaced with a new unique identifier by CUSG for raffle and reporting purposes. The entrant's social security number will be deleted from the file by CUSG as soon as it is securely encrypted and is not stored on any third party system or accessible by third party administrators. Information provided to CUSG by Christian Financial Credit Union for entrants under the Save to Win® program will be shared with D2D for research purposes. It will not be shared with any other entity or used for any other purpose, unless an individual program participant has authorized disclosure of such information in writing to D2D and any third parties, and only to extent of such authorization.

7. **Decisions**: By entering into the Raffle, entrants agree to abide by and be bound by these Official Rules and to accept the decisions of CUSG and the participating credit unions as final. Entrants also agree to hold each participating credit union, and each third party contributing funds and/or services to the Raffle (collectively and hereinafter referred to as the "Parties") and each of their officers, directors, employees, shareholders, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of a prize. The Parties and each of their officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Raffle. The participating

credit unions reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and prize redemption.

8. **Publicity**: Each winner agrees to permit the Parties to use his/her name and likeness in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his/her name and prize amount will be given to other entrants upon request.

9. **Compliance with Law**: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles. Matters solely between a participating credit union and its members and matters concerning the legality of a participating credit union participating in the Raffle shall be governed by, and construed in accordance with, the substantive laws of the state in which the credit union's principal place of business is located without regard to its choice of law principles. This raffle is void where and to the extent prohibited by law.

10. **Taxes**: Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

11. **Miscellaneous**: The Parties may agree to substitute prizes of equivalent value, amend the rules or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify entrants of any aspect related to the conduct of the Raffle. Written copies of these rules are available during normal business hours at any Christian Financial Credit Union location. Copies of the authoritative and updated rules are available at: www.savetowin.org. In the event of any conflict between the rules posted on the www.savetowin.org website and any other version of the rules, the version posted on the website will be considered the definitive and controlling version.