

Official Rules

NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES.

EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

Moapa Valley Federal Credit Union is the sponsor of the Sweepstakes.

Sweepstakes Period: Bi-Weekly starting December 1, 2007 and ending February 29, 2008.

Eligibility: To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a Member in good standing with the Moapa Valley Federal Credit Union.

Moapa Valley Federal Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Sweepstakes Rules and the decisions of the Moapa Valley Federal Credit Union. Sweepstakes void where prohibited by law.

Sweepstakes Entries: Members may enter the drawing by signing up for Online Bill Pay and paying at least one bill online.

Prize Drawings: We will draw Bi-Weekly, winners from Members who make a payment anytime between December 1, 2007 and February 29, 2008. The more frequently you use the service, the greater your chance to win.

The first drawing will be held December 17, 2007. iPay Technologies will randomly select a winner. All entries received after December 15, 2007 will be entered for the Subsequent drawing. Contestants will be notified by phone, mail and/or email. Contestants cannot win more than once during the life of the contest. A complete list of winners will be available upon request. Throughout the entire contest, there will be only one winner per household per drawing.

Liability/General Rules: The Moapa Valley Federal Credit Union is not responsible for any loss, which may occur in connection with the Drawing. Entrant agrees to hold the Moapa Valley Federal Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Moapa Valley Federal Credit Union and each of its 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, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. The Moapa Valley Federal Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners. The Moapa Valley Federal Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

Choice of 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 Moapa Valley Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the Nevada, USA, without regard to choice of law rules.

Consumer Disclosure: Odds of winning depend upon number of entries.