

OFFICIAL CONTEST RULES

PROFOUND COMMUNICATIONS: 2009 CREDIT UNION NEWSLETTER MAKEOVER CONTEST

The "Profound Communications: 2009 Credit Union Newsletter Makeover" Contest begins on November 1, 2009 and ends on January 31, 2010.

The "Profound Communications: 2009 Credit Union Newsletter Makeover" Contest is sponsored by Profound Communications, Inc., 4200 Regent St. Suite 200, Columbus, Ohio 43219.

WHO CAN ENTER? (ELIGIBILITY REQUIREMENTS)

Contest is open to credit unions and other financial institutions of the United States or Canada. The "Profound Communications: 2009 Credit Union Newsletter Makeover" Contest is subject to all applicable federal, state and local laws and regulations. Participation in the Contest constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.

By participating, entrant agrees to these rules and the Sponsor's and judges' decisions, which shall be final and legally binding in all matters relating to this contest. Winner agrees that (except where prohibited by law) Sponsor may use winner's name, organization name and location, picture, likeness and voice for advertising and promotional purposes without further compensation. Profound Communications, its promotional and advertising agencies, and all respective offers, directors, employees, representatives and agents shall have no liability and shall be held harmless by winner for any damage, loss or liability to person or property, due in whole or part, directly or indirectly, by reason of the acceptance or use of a prize or participation in this Contest. Profound Communications (which parties associated with this contest) is not responsible for lost, destroyed, delayed, incomplete, illegible or misdirected materials. All entries become the property of Profound Communications upon receipt and will not be returned. As a condition of entering this contest, entrant agrees that: (1) any and all claims, judgments and awards are limited to actual out-of-pocket costs incurred in participating in this contest; and (2) entrant waives all rights to claim any other damages, including punitive, incidental and consequential damages and attorneys' fees.

WHAT CAN I WIN?

Two Grand Prize winners will win a makeover for the organizations' quarterly newsletter and quarterly creative newsletter production for two consecutive quarters aimed at helping to transform the newsletter into a more modern reader-friendly and call-to-action focused marketing publication. The newsletter makeover will include a redesign of the newsletter graphic design, print images and article text. Printing is not included in the contest prize. Profound Communications staff will provide makeover design direction and perform newsletter graphic design and copywriting for up to two (2) newsletter quarterly issues. Design makeover and initial issue design will take place in February-March 2010. Approximate retail value of the Grand Prize is between \$2,500 and \$5,000.

Contest prize cannot be transferred, substituted or redeemed for cash, except at the sole discretion of Profound Communications. Each winner is eligible to win only one grand prize. All taxes and other expenses, if any, are the sole responsibility of the winner. This contest is void where prohibited or otherwise regulated. All federal, state, and local laws apply. Profound Communications reserves the right to substitute a prize of equal or greater value if a stated prize is unavailable for any reason. Profound Communications is not responsible for events beyond its control that may prevent it from performing the makeover.

HOW TO ENTER

NO PURCHASE NECESSARY. Entries may be submitted using the online entry form, submitted by email or by mail.

Submit your entry using the online form at www.profoundcommunications.com/makeover; email your complete entry to makeover@profoundcommunications.com; or mail your complete entry to Profound Communications, 2009 Credit Union Newsletter Makeover Contest, 4200 Regent St. Suite 200, Columbus, Ohio 43219.

Entrant will be asked to provide the following information on the Official Entry Form:
First and Last Name, Credit Union Name, Street Address, City, State, Zip Code, Asset Size, Email and Telephone Number

Entrant will also be asked to submit a brief statement describing why the entrant thinks their newsletter needs a makeover and how the makeover will improve the credit union.

ENTRY IS NOT VALID UNLESS INFORMATION REQUESTED IS COMPLETELY AND ACCURATELY SUBMITTED. ALL ENTRIES MUST BE SUBMITTED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE NEWSLETTER MAKEOVER CONTEST RULES AND NEWSLETTER SUBMISSION AGREEMENT INCLUDED ON THE OFFICIAL ENTRY FORM. Not responsible for lost, late, misdirected or otherwise undeliverable mail. By submitting your complete entry, you accept all contest rules and agree to be bound by the decisions of the judges, which will be final. You also agree that your Contest entry becomes the sole property of Profound Communications and Profound Communications reserves the right to adapt, copyright, publish, transfer and use any or all of them, without compensation.

All entries must be received by midnight on January 31, 2010.

HOW WILL CONTEST ENTRIES BE JUDGED?

All entries must meet the requirements as outlined in the Official Contest Rules. Judges shall be Sponsor's employees or agents and shall be selected in Sponsor's sole discretion. Grand Prize winners will be selected via judging of all entries by a panel of experts.

Winners will be required to certify the origin of their newsletter sample. Current newsletter issue submitted for the makeover may be produced either in-house, by a third party vendor or agency. Decision of the judges is final in all matters relating to this Contest.

WHAT HAPPENS IF I WIN?

If you are the winner, you will be notified via the contact information provided via the Official Entry Form used for your submission on or about February 15, 2010. All winners will be required to sign an affidavit of eligibility, assignment of rights and a liability and promotional release and return within five (5) days of receipt of notification.

The winner's first name and last name, credit union name, city and state will be posted on the Contest website (<http://www.profoundcommunications.com/makeover>) on or about February 15, 2010.

ANY WINNER WHO DOES NOT COMPLY WITH THESE REQUIREMENTS OR CANNOT BE LOCATED AT THE ADDRESS OR PHONE NUMBER PROVIDED WILL NOT BE ELIGIBLE FOR PRIZE AND AN ALTERNATE WINNER WILL BE SELECTED. Except where prohibited by law, winners will be required to sign a release giving Profound Communications and its nominees full rights to use the winner's name, likeness, image and voice for Contest related advertising and publicity, including such usage on the Internet. Profound Communications reserves the right to cancel this promotion at its sole discretion. Winner may not transfer or assign prizes.