

UGLY CAR CONTEST

Official Contest Rules

IMPORTANT: Please read these Official Contest Rules (the “Agreement”; the “Terms and Conditions”) carefully before participating in the Alliance Credit Union (“Alliance”) Ugly Car Contest (“Promotion”).

This Agreement explains the Terms and Conditions that govern the Promotion. It is your responsibility to ensure that you have read and understand them. By receiving any prize, reward or benefit in connection to the Promotion, you agree to be bound by the respective Terms and Conditions of the Promotion. Participating in this promotion and the prizes that are offered to members and non-members is at the sole discretion of Alliance, and Alliance has the right to change respective Promotion Terms and Conditions, in whole or in part, or to discontinue the Promotion, at any time with or without notice to its members or non-members.

Eligibility

Each person submitting an entry for the Grand Prize must be 18 years of age or older, have a valid drivers license and must also meet all criteria needed to open an Alliance share account to qualify for participation in the Promotion and to be enrolled in the Promotion. Eligibility for opening a share account requires you to fall under one of these categories: Community eligibility, Company eligibility, Family eligibility or Household eligibility; see our website at alliancecreditunion.org or call 800.232.8669 for details.

For the ongoing contests on the Alliance Credit Union Page on Facebook (“Alliance Page”), winners must provide Alliance Credit Union with their full name and mailing address to claim prize.

The vehicle submitted for entry must: 1) Be in running condition; 2) have a valid license plate attached to the vehicle issued by the Department of Motor Vehicles (DMV); 3) have current registration stickers; 4) be in safe driving condition; 5) be classified as a passenger vehicle; and 6) be able to drive legally on city streets and highways.

The person submitting the vehicle for entry must be the registered owner and be able to show proof of ownership of the vehicle through registration/title issued by the DMV. To establish running condition, the car winning the Grand Prize must be driven to an Alliance financial center for photographing.

Entries for the Grand Prize are available via paper forms found in Alliance financial centers and via access to the Alliance Page on the Facebook website located at www.facebook.com/alliancecu. If any person chooses to use the online Alliance Page entry, for any contest under the Promotion, that person must have internet access and an email address to be eligible to participate in the Promotion. Alliance is not responsible for your inability to connect to the Internet or log into the Facebook website. Use of the Facebook website is subject to all terms governing its use. Entries for the Grand Prize must be submitted online by 11:59pm PDT, in person at one of our financial centers or by mail no later than 8/15/2010. Mailed entries can be sent to Alliance Marketing Department, P.O. Box 18460, San Jose, CA 95158-8460 and must be postmarked no later than 8/14/2010. All Grand Prize entries must include a photo of the “ugly car” [electronic photo if on-line submission] and the contestant’s story about the car and why Alliance should help him/her purchase a new car. If any person chooses to use the paper form to enter, that person agrees to have the photo and story they submit uploaded onto the Alliance Page. All content is subject to approval and may be altered by Alliance if necessary. All entries become the property of Alliance Credit Union and will not be returned.

Members and non-members (“Entrants”) must be human beings: no machines, scripts, or automotive services may be used to accumulate prizes, votes or other privileges or benefits associated with the Promotion. Alliance Credit Union cannot anticipate the number of contestants for any prize.

The following individuals are not eligible to win the Grand Prize: 1) Alliance Credit Union employees and immediate families, and official volunteers and immediate families; 2) any person that does not

qualify for membership under Alliance's membership criteria (including customer identification requirements); 3) any person who is not a legal adult or lacks the capacity to make contracts; 4) any person who is not a U.S. citizen or lawful permanent U.S. resident. If an ineligible person is selected as the winner, an alternate winner will be chosen and notified by telephone; 5) former Grand Prize winners of an Ugly Car Contest at Alliance. If an ineligible person is selected as the winner, an alternate winner (in descending order of Top 5 vote getters, as eligible) will be chosen and notified by telephone.

Prizes

On 8/17/2010 Alliance Credit Union will choose the "Top 5" ugliest cars from the eligible Entrants and will post those "Top 5" on www.facebook.com/alliancecu. The Grand Prize winner of the Promotion will be determined by the entry, among those "Top 5" that receives the highest number of votes submitted online using the Facebook "Like" feature after 8/17/2010 and before/as of 9/9/2010 at 12:00pm PDT. Each person can vote for a submitted entry/car only once, and the vote must be for one of the "Top 5." Voters must have or create a Facebook account to vote. Votes will be tallied by the "Like" feature on Facebook. The Grand Prize winner will be determined on 9/9/2010 and notified by 9/30/2010. If the Grand Prize winner submitted a paper entry, winner will be notified by phone or by mail if no phone number is provided. If Grand Prize winner entered via Facebook, Alliance Credit Union will message the winner's Facebook account directly.

One winner will receive the Grand Prize of five thousand dollars (\$5,000) that can be used

1. As a credit towards the balance of a new Alliance auto loan; or
2. As a credit towards the balance of an existing Alliance auto loan; or
3. To purchase a vehicle.

If the winner chooses to apply the \$5,000 towards the balance of an Alliance auto loan:

1. A complete loan application must be submitted to Alliance's Loan Department and approved by 10/30/2010 for a new loan.
2. The \$5,000 will be deducted from the funded loan balance no later than 12/31/2010 for both a new and existing loans.

The reduction in loan balance does not affect the due date or the amount of the first or subsequent loan payments. You will be notified by the Credit Union if your payment amount changes. Otherwise, continue to make your payments as agreed per the loan application paperwork. Alliance cannot anticipate the exact amount of the finance charges for the car loan obtained.

1. If the winner chooses to use the \$5,000 towards the purchase of a vehicle, the \$5,000 will be credited to the member's account at Alliance by 12/31/2010.
2. If the member lives in the California Bay Area or the Wilmington, North Carolina Area, he/she will be required to participate in a check-presentment ceremony for PR purposes. Ceremony will be scheduled at member's and Credit Union's mutual convenience.

If the Grand Prize winner is not a member of Alliance Credit Union, he/she must be eligible to join Alliance Credit Union and is required to become a member. Alliance will waive the \$10 one-time membership fee and deposit the \$25 minimum balance into the member share account prior to awarding the prize.

Ongoing prizes: Contests may be held on the Alliance Page on Facebook.com throughout the length of the promotion. All visitors to the site may enter. You must have or create a Facebook account to enter and submit entry online using the Facebook "Wall" feature. The first entrant who solves the puzzle or correctly answers the question(s) will be awarded a prize that will be announced for that particular contest on the site. Prize is valued at \$25 or less. The award will be made that same day and the winner will be notified by Alliance Credit Union through the message feature on Facebook. The prize will be mailed to the winner within the next business day of winner's response providing name and address.

Taxes on the prizes, if any, are the winner's sole responsibility.

By entering the contest and accepting the Grand Prize the winner consents to the use of his/her name and likeness, and of a photo of the winning car in credit union promotional materials in any media.

For the name of the Grand Prize winner, and of ongoing contest small prize winners, send a self-addressed stamped business sized envelope by 10/31/2010 to Alliance Credit Union at PO Box 18460, San Jose, CA 95158.

Disclosure of Information

Alliance is not responsible for security of personal information that is submitted over the Internet using a third party vendor (Facebook.com). Alliance is not responsible for security of personal information until it is delivered to our financial center by submission of a paper form.

Limitation of Warranty

THE PROMOTION IS BEING PROVIDED TO MEMBERS AND NON-MEMBERS "AS IS" WITH NO EXPRESS OR IMPLIED WARRANTY OR CONDITION. TO THE MAXIMUM EXTENT PERMITTED BY LAW, ALLIANCE EXCLUDES ALL CONDITIONS, REPRESENTATIONS, WARRANTIES AND OTHER TERMS WHICH MIGHT OTHERWISE BE IMPLIED INTO OR INCORPORATED INTO THIS AGREEMENT, WHETHER BY STATUTE, COMMON LAW OR OTHERWISE, WITH RESPECT TO THE PROGRAM, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES AND TERMS AS TO MERCHANTABILITY, SATISFACTORY QUALITY AND FITNESS FOR ANY PARTICULAR PURPOSE AND IMPLIED WARRANTIES AND TERMS ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.

ALLIANCE DOES NOT WARRANT, GUARANTEE, OR MAKE ANY REPRESENTATIONS REGARDING THE QUALITY OF, OR ACCURACY OF ADVERTISEMENTS FOR, ANY MERCHANDISE, PRODUCTS, OR SERVICES OFFERED OR PROVIDED BY OFFER PARTNERS OR SUPPLIERS IN CONJUNCTION WITH THE PROMOTION.

YOU ACKNOWLEDGE THAT YOU HAVE NOT RELIED UPON ANY REPRESENTATION, WARRANTY OR OTHER ASSURANCE GIVEN OR MADE BY OR ON BEHALF OF ALLIANCE PRIOR TO THIS AGREEMENT AND YOU WAIVE ALL REMEDIES WHICH, BUT FOR THIS DOCUMENT, MIGHT OTHERWISE BE AVAILABLE TO YOU IN RESPECT OF SUCH REPRESENTATION, WARRANTY OR OTHER ASSURANCE.

Termination or Changes

Alliance reserves the right to terminate the Promotion at any time without notice to the extent permissible by law. Alliance may modify the Terms and Conditions from time to time, to the extent permissible by law, with or without notice, and continued participation in the Promotion after such modification shall be deemed to be acceptance of any such modification. It is your responsibility to check the Terms and Conditions that can be found at the Alliance website, the Alliance Page on Facebook, or posted in Alliance financial centers regularly to determine whether the Terms and Conditions have been modified. If you do not agree to any modification of this Agreement, you must immediately cease participation in the Promotion.

Fraud; Termination of Eligibility Status

Participation in the Promotion is subject to the Promotion Terms and Conditions. Any failure to comply with the Promotion Terms and Conditions, any fraud or abuse, even if due to mere negligence, relating to the awarding of prizes, or any misrepresentation of any information furnished to Alliance by you, or anyone acting on your behalf, may result in the termination of your eligibility for and/or participation in the Promotion and the forfeiture and/or return of any prizes awarded connection with the Promotion. In the event of fraud, misconduct, or suspected fraud or misconduct by you or anyone acting on your

behalf, Alliance reserves the right to suspend prize delivery in connection with the Promotion indefinitely pending investigation.

Disputes / Errors

All questions or disputes regarding the Promotion, including without limitation, questions or disputes regarding eligibility for the Promotion, or the eligibility to win a prize must be submitted in writing by 10/31/10, to Alliance at P.O. Box 18460, San Jose, California 95158. Any such disputes shall be resolved by Alliance at the sole discretion of Alliance. In the event that an error is made by Alliance, such error shall not constitute a breach of this Agreement, and your sole remedy shall be in the form of eligibility or if you are the winner of the Grand Prize, depending on your eligibility in which the error was made, the alternate prize amount offered by Alliance in connection with the Promotion.

Miscellaneous.

This Agreement shall be governed by and construed in accordance with the laws of the State of California, without reference to conflicts of law rules. If any provisions of the Agreement is found invalid or unenforceable, that provision shall be enforced to the maximum extent possible, and the other provisions contained herein will remain in full force and effect. The failure by Alliance to insist upon or enforce strict performance of any provision of the Agreement shall not be construed as a waiver of any provision or right. This Agreement constitutes the entire agreement between members or non-members and Alliance with respect to the Promotion.

Facebook is a registered trademark of Facebook, Inc.