View, Pay, Win with Online Bill Pay
Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: View, Pay, Win with Online Bill Pay (the "Sweepstakes") is open only to legal residents of the fifty (50) United States and the District of Columbia, who are at least eighteen (18) years old at the time of entry. A list of Participating Financial Institutions is included in Section 14. Employees of Fiserv Solutions, Inc., the Participating Financial Institutions, ePrize, Inc., and their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: Fiserv Solutions, Inc., 4411 East Jones Bridge Road, Norcross, GA 30092. **Administrator**: ePrize, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

3. Timing: The Sweepstakes begins on October 1, 2013 at 12:00 a.m. Eastern Time ("ET") and ends on November 30, 2013 at 11:59 p.m. ET (the "Promotion Period"). Sponsor's computer is the official time-keeping device for the Sweepstakes.

4. How to Enter: There are two (2) ways to enter the Promotion:

a. **Pay a Bill Using Online Bill Pay:** During the Promotion Period, pay a bill using your Participating Financial Institution's online bill pay service or mobile bill pay service (msg&data rates may apply), where applicable (see below for list of Participating Financial Institutions and their respective pools ("Pools")). For every bill you pay online, the primary bill pay account holder of the account used to pay a bill online will automatically receive one (1) Sweepstakes entry into the applicable Participating Financial Institution's Pool ("Financial Institution Pool"), up to fifteen (15) entries per month per Financial Institution Pool, for a maximum of thirty (30) Sweepstakes entries for each Financial Institution Pool during the Promotion Period.

b. **Mail-in Alternate Method:** To enter without paying your bill online, hand print your name, address, day and evening phone numbers, email address (if any), and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "View, Pay, Win with Online Bill Pay," c/o ePrize, Inc., P.O. Box 5056, Department 804062, Kalamazoo, MI, 49003-5066 and indicate which Financial Institution Pool you would like to be entered into. You will receive one (1) entry into each respective Financial Institution Pool. Limit: One (1) entry per envelope up to fifteen (15) entries per month per Financial Institution Pool, for a maximum of thirty (30) Sweepstakes entries for each Financial Institution Pool during the Promotion Period. All mail-in entries must be handwritten and must be postmarked by November 30, 2013 and received by December 9, 2013. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid,

unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Financial Institution Pools:

Pool 1: Group A Financial Institutions Pools (one (1) for each of the following Financial Institutions):

a. BBVA Compass
b. FNB Bank, PA
b. Comerica
c. First Niagara Bank
d. First Bank of Colorado
e. Coastal Federal Credit Union
f. Mission Federal Credit Union
g. OneWest Bank
h. Randolph Brooks Credit Union
i. Associated Bank
j. BankUnited
k. Central Pacific Bank
l. Fulton Financial
m. Technology CU
n. Delta Community CU

Pool 2: Group B Financial Institution Pool (combined as one (1) Pool)

a. Travis CU
b. 121 Financial Credit Union
c. 1st Advantage Federal Credit Union
d. ABNB FCU
e. Advantage One FCU
f. Anderson FCU
g. Bank of Hemet
h. Bank of Travelers Rest
i. Centra Credit Union
j. Century Bank & Trust
k. Chesterfield Federal Credit Union
l. Christian Financial CU
m. Citizens Bank of West Virginia
n. Citizens National Bank
o. Citizens National Bank (The) - Greenleaf
p. City County Credit Union
q. COMMUNITY BANK OF TRI-COUNTY
r. Crossroads Community FCU
s. Energy One FCU
t. Fairfield County Bank (Ridgefield Bank)
u. First Bank and Trust - New Orleans
v. First Federal Savings Bank – Monessen
w. Greater Nevada CU
x. Hamilton Horizons FCU
y. Home Bank - Lafayette
z. Idaho Independent Bank
aa. Illinois State Bank
bb. Las Colinas FCU
cc. Manasquan Savings Bank

dd. Midland National Bank of Newton (The)
ee. Midwest Bank, N.A.
ff. MINNCO CU
gg. Monson Savings Bank
hh. Morrill & Janes Bank
ii. North Shore Bank
jj. Oak Bank
kk. Passumpsic Savings Bank
ll. Peoples Bank - Mendenhall
mm. Peoples Bank (The) - Iva
nn. People's Community Federal Credit Union
oo. Provident State Bank, Inc.
pp. Pulaski Bank
qq. SharePlus Federal Bank
rr. Shelby State Bank (The)
ss. Slocomb National Bank (DBA Friend Bank)
tt. Solvay Bank
uu. South Shore Savings Bank
vv. Southeast National Bank
ww. Stephenson National Bank & Trust (The)
xx. Tarrant County CU
yy. United Teletech Financial FCU
zz. Washington Savings Bank – Effingham
aaa. Washington Savings Bank – Lowell
bbb. Wood & Huston Bank

Pool 3: Both Regional and National Financial Institutions Pools Combined

Limit: You may receive up to a maximum of thirty (30) entries total for each Financial Institution Pool through any method or combination of methods described above during the Promotion Period. Multiple entrants are not permitted to share the same email address, and must have separate bill pay accounts for the purposes of entering the Sweepstakes. Any attempt by any entrant to obtain more than the stated maximum number of entries by using multiple/different email addresses, bill pay accounts, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address or bill pay account used to register will be deemed to be the entrant. The "authorized account holder" of an email address is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. The "authorized account holder" of a bill pay account is the natural person assigned the bill pay account by the applicable financial institution. Each potential winner may be required to show proof of being an authorized account holder.

5. Drawings: Administrator is an independent judging organization whose decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. On or around December 13, 2013, Administrator will randomly select the potential Prize winners from all eligible entries received for each Pool during the Promotion Period. The potential winners will be notified by email, mail or phone. Except where prohibited, the potential Grand Prize (or parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability and Publicity Release which must be

received by Administrator, within ten (10) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, or fails to sign and return the Declaration of Compliance, Liability and Publicity Release within the required time period (if applicable), the potential winner forfeits his/her prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain un-awarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Sweepstakes.

6. Prizes:

ONE (1) GRAND PRIZE FOR THE GROUP A AND B FINANCIAL INSTITUTION POOL: A check for $5,000. Approximate Retail Value ("ARV"): $5,000.

THREE (3) GROUP B INSTITUTION POOL PRIZES: A check for $500. ARV: $500.

FIFTEEN (15) GROUP A FINANCIAL INSTITUTION POOL PRIZES (one for each Group A Financial Institution): A check for $500. ARV: $500.

For All Prizes: Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a prize depend on the number of eligible entries received by each participating financial institution during the Promotion Period. Limit: One (1) prize per person. Total ARV of all prizes: $14,000.

7. Release: By receipt of any prize, winners agree to release and hold harmless Sponsor, the participating financial institutions, Administrator, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.

8. Publicity: Except where prohibited, participation in the Sweepstakes constitutes each winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

9. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's

failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

10. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error which may occur in the administration of the Sweepstakes or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, if it is possible. If the Sweepstakes, or any part of it, is discontinued for any reason, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

11. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

12. Entrant's Personal Information: Information collected from entrants is subject to ePrize, Inc.'s Privacy Policy (http://www.eprize.com/privacy-policy). By entering the Sweepstakes, you consent to use of the information you provide for the purposes of drawing winners and awarding prizes.

13. Winner List: For a winner list, visit http://bit.ly/181KJBc. The winner list will be posted after winner confirmation is complete.

14. Participating Financial Institutions: BBVA Compass, First National Bank of PA, Comerica, First Niagara Bank, FirstBank of Colorado, Coastal Federal Credit Union, Mission Federal Credit Union, OneWest Bank, Randolph Brooks Credit Union, Associated Bank,

BankUnited, Central Pacific Bank, Fulton Financial, Technology CU, Delta Community CU, Travis CU, 121 Financial Credit Union, 1st Advantage Federal Credit Union, ABNB FCU, Advantage One FCU, Anderson FCU, Bank of Hemet, Bank of Travelers Rest, Centra Credit Union, Century Bank & Trust, Chesterfield Federal Credit Union, Christian Financial CU, Citizens Bank of West Virginia, Citizens National Bank, The Citizens National Bank - Greenleaf, City County Credit Union, COMMUNITY BANK OF TRI-COUNTY, Crossroads Community FCU, Energy One FCU, Fairfield County Bank (Ridgefield Bank), First Bank and Trust - New Orleans, First Federal Savings Bank - Monessen, Greater Nevada CU, Hamilton Horizons FCU, Home Bank - Lafayette, Idaho Independent Bank, Illinois State Bank, Las Colinas FCU, Manasquan Savings Bank, The Midland National Bank of Newton, Midwest Bank, N.A., MINNCO CU, Monson Savings Bank, Morrill & Janes Bank, North Shore Bank, Oak Bank, Passumpsic Savings Bank, Peoples Bank - Mendenhall, The Peoples Bank - Iva, People's Community Federal Credit Union, Provident State Bank, Inc., Pulaski Bank, SharePlus Federal Bank, The Shelby State Bank, Slocomb National Bank (DBA Friend Bank), Solvay Bank, South Shore Savings Bank, Southeast National Bank, The Stephenson National Bank & Trust, Tarrant County CU, United Teletech Financial FCU, Washington Savings Bank - Effingham, Washington Savings Bank - Lowell, Wood & Huston Bank

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