

**NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE "BANK TRANSFER DAY DRAWING" SWEEPSTAKES ("Sweepstakes").** EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

**Sponsor:** Northwest Resource Federal Credit Union ("the Credit Union") is the sponsor of the Sweepstakes. The Credit Union's business address is: 221 NW Second Avenue, Suite 100 Portland, OR 97209.

**Sweepstakes Period:** Sweepstakes begins October 18, and ends November 5, 2011.

**Eligibility:** Credit Union employees, officials and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age, eligible per Credit Union policy and a member in good standing of the Credit Union. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes void where prohibited by law.

**Sweepstakes Entries:** Entries must be received by the Credit Union by November 5, 2011.

People who open a new Northwest Resource membership during the Sweepstakes Period will receive one automatic entry per member number enrolled. To enter without purchase or obligation, please send a 3x5 card with your name, address, and phone number to NRFCU Flip Video Drawing, 221 NW Second Ave, Suite 100, Portland, OR 97209.

**Drawing:** On or around November 7, 2011, a random drawing will be conducted from all eligible entries received. Need not be present to win.

**Odds:** Actual odds of winning are based upon the number of entries. Based upon the Credit Union's estimate, odds of winning are: 1 in 50.

**Prizes:** The winner will receive a \$200 gift card to Portland Saturday Market. No other exchanges or substitutions allowed.

**Prize Claims:** Winner will be notified by mail or phone on or around November 7, 2011. Winner will be responsible for picking up the prize from the Credit Union. Winner agrees that their name may be used in future NRFCU publications, without further compensation. At the discretion of NRFCU, winner may be required to complete an affidavit of eligibility and liability release and, except where prohibited, a publicity release.

**Additional Terms:** By participating, entrants agree to the Official Rules and the decisions of NRFCU, which shall be final in all respects. Entrants will hold harmless NRFCU from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize.