

## Official Rules for Challenge Eligibility

Official Earn or Burn Money Challenge Rules and Eligibility Requirements. No purchase necessary to enter or win. To be eligible for the Earn or Burn \$20,000 Money Challenge you and your family:

1. Must be a member of AMOCO and a citizen(s) or legal resident(s) of the United States.
2. Must demonstrate a need for a money makeover and a willingness to significantly improve your financial situation. For example: reduce debt to create a savings plan or create a savings plan for retirement, tuition, home down payment, etc.
3. Must be willing to work closely with an AMOCO Financial Coaching Team for the duration of the challenge, ending 12/31/09.
4. Must be willing to reveal and share financial situation with the public.
6. Must be willing to submit a photo or video story with the application.
7. If selected as a participant in the Earn or Burn \$20,000 Money Challenge you must execute all waivers and release agreements required by AMOCO.

**Consents and Agreements** Any and all materials sent to AMOCO FCU in support of your application will be retained by AMOCO FCU, and will become the property of AMOCO FCU and will not be returned to you regardless of whether or not you are selected as a contestant. Any expenses you incur during the application process, including postage and materials preparation are your responsibility. AMOCO FCU will not reimburse you for these expenses. Only one application per individual or family is permitted. All decisions of AMOCO FCU are final, absolute and not subject to inquiry.

## Official Rules for Challenge Participants

Official Earn or Burn Money Challenge Rules. No purchase necessary to enter or win. To be a participant you must meet the eligibility requirements listed above which include a signed application release agreement, and must be selected as a final contestant chosen to participate in the Earn or Burn \$20,000 Money Challenge. To remain eligible as a challenge participant you and your family:

1. Must maintain your membership at AMOCO.
2. Must adhere to the terms of the application release agreement.
2. Must demonstrate a willingness to significantly improve your financial situation by cooperating with your AMOCO Financial Coaching Team during the duration of the challenge, ending 12/31/09. Participants who are not demonstrating a willingness to significantly improve their financial situation may be eliminated from the competition and be replaced by one of the five alternate finalists.
3. Must be willing to reveal and share financial situation and progress made with the public.
4. Must be willing to blog and communicate with the general public via the challenge website using a laptop

provided by AMOCO FCU.

5. Must be willing to conduct interviews with media as scheduled by AMOCO FCU.

**Consents and Agreements** Any and all materials collected by AMOCO FCU in support of your financial progress and situation will be retained by AMOCO FCU, and will become the property of AMOCO FCU and will not be returned to you regardless of whether or not you are selected as a final winner. Any expenses you incur during the challenge process, including postage and materials are your responsibility. AMOCO FCU will not reimburse you for these expenses. All decisions of AMOCO FCU are final, absolute and not subject to inquiry.

## Official Rules for Prize Giveaway Contest

Official Earn or Burn Money Prize Giveaway Rules. No purchase necessary to enter or win.

1. **Grand Prize Eligibility:** To be **eligible** for the \$20,000 grand prize giveaway a challenge participant must achieve or exceed 100% of their 10-month financial goals. Only one (1) grand prize winner will be selected from all **eligible** participants based on the following conditions:
  - a. To be deemed the overall winner of one (1) \$20,000 grand prize, the challenge participant must meet the eligibility requirements stated above and exceed the final percentages of all competitors in savings, debt reduction and overall financial condition at the conclusion of the challenge, ending 12/31/09.
  - b. In the event of a tie, further examination will be conducted to determine the final winner.
  - c. If no contestant is eligible to win the \$20,000 grand prize giveaway based on the conditions above the grand prize contest and offer will become void. Should this occur, AMOCO Federal Credit Union will offer challenge participants the opportunity to qualify for a secondary prize option.
2. **Secondary Prize Option and Eligibility:** In the event that the \$20,000 grand prize giveaway contest and offer above becomes void challenge participants may be eligible to win a cash prize giveaway equal to the amount of “virtual” cash accumulated during the challenge. To be **eligible** for the cash prize giveaway a challenge participant must achieve or exceed 50% of their 10-month financial goals. Only one (1) secondary prize winner will be selected from all **eligible** participants based on the following conditions:
  - a. To be deemed the overall winner of one (1) cash prize giveaway the challenge participant must meet the eligibility requirements stated above and exceed the final percentages of all competitors in savings, debt reduction and overall financial condition at the conclusion of the challenge, ending 12/31/09.
  - b. In the event of a tie, further examination will be conducted to determine the final winner.

- c. The cash prize giveaway amount will be based on the final value of the winning contestant's virtual safe.
  - i. How to accumulate virtual cash: To earn virtual cash the challenge participant must achieve a predetermined monthly goal set by the financial coach. If the monthly goal is achieved, a \$2,000 "virtual" credit will be deposited into the challenge participant's virtual safe at the end of each month. The ending value of each contestant "virtual safe" at the conclusion of the challenge will then be awarded to the challenge participant if they are deemed the overall winner of the secondary prize option.
  - d. The secondary prize giveaway option will only be available if no challenge participant is eligible to win the \$20,000 grand prize giveaway.
- 3. **Runner Up Prize Eligibility:** To be **eligible** for the \$2,000 runner up prize giveaway the challenge participant must achieve or exceed 50% of their 10-month financial goal and not be deemed the winner of a grand prize or secondary prize. All challenge participants that meet the runner up prize eligibility will be awarded one (1) \$2,000 runner up prize.
- 4. **Prize Disqualification:** Challenge participants who do not achieve at least 50% of their 10-month financial goal are not eligible to win any of the prizes stated above or any other prize. Challenge participants who are found guilty of cheating or not abiding by the terms of the application release agreement will be disqualified from the challenge immediately.
- 5. **Tax Reporting:** All cash prize winners will receive a 1099 Form and will be responsible for any and all taxes related to receipt of the monetary award

**Consents and Agreements** I have read and fully understand the Official Rules of the Earn or Burn Money Challenge, and I agree to abide by and be bound by these rules and by any eligibility requirements determined by AMOCO at its sole discretion. I acknowledge that in order to participate in the Challenge, I will be required to adhere to the Earn or Burn \$20,000 Money Challenge Application Release Agreement submitted during the application process and to complete and sign such additional documents as AMOCO may require, including without limitation an Applicant Agreement and Release prior to participating. I certify that all of the information provided during the challenge is true and complete and subject to a comprehensive background check. I understand that any false statement or omission of any information by me may lead to my disqualification, and that of my family, from participation in AMOCO Earn or Burn \$20,000 Money Challenge.

Primary Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Signature of Minor Child: \_\_\_\_\_

Signature of Minor Child: \_\_\_\_\_

Signature of Minor Child: \_\_\_\_\_

Signature of Minor Child: \_\_\_\_\_

Signature of Minor Child: \_\_\_\_\_

Signature of Parent or Guardian:

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Consent of Parent or Guardian: to be signed if any persons signing the above are under the age of 18, i.e., minor children. I acknowledge that I have read the foregoing Rules and Application Release Agreement and am familiar with each and all of the terms and conditions contained therein. I am satisfied that the Application Release Agreement is fair and equitable and I give my express consent to the execution thereof by my minor child(ren) listed above and will not remove my consent at any time hereafter.