

VISTERRA CREDIT UNION'S CAL SPAS SWEEPSTAKES RULES:

- 1. NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES. EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE OR USING A SERVICE WILL NOT IMPROVE AN INDIVIDUAL ENTRANT'S CHANCES OF WINNING** except through authorized multiple entries resulting from selecting and using defined eligible products or services.
2. The odds of winning this prize will depend upon the number of eligible entries received. Existing members can receive tickets to enter sweepstakes by referring non-members who establish a membership with a qualifying account or by opening a new product. Non-members will be entered into sweepstakes once membership has been established and a qualifying product has been opened. Additional products opened will receive additional entries. All products opened must be opened with minimum balance requirements, as applicable.
3. Sponsor: Visterra Credit Union is the sponsor of the contest. The Credit Union business address is: P.O. Box 9500, Moreno Valley, CA 92552-9500.
4. Sweepstakes Period: Sweepstakes begins August 1, 2008 and ends September 15, 2008.
5. Eligibility: Participation is open to all members of Visterra Credit Union 18 years of age or older, except its employees, its Board of Directors and officials, its agencies, and its subsidiaries, and their family members. Members must be in good standing to enter (have not caused the credit union to incur a loss). By entering this sweepstakes entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes participation is void where prohibited by law. Credit Union reserves the right to disqualify any participant for any reason, in the Credit Union's sole and absolute discretion.
6. Sweepstakes Entries: Entrants over the age of 18 may obtain one or more sweepstakes entry form(s) by electing to sign up for and use at least one qualified product or service and making a request for an entry form in person at any Credit Union branch location. Otherwise, if not signing up for and using a qualified product or service ONE (1) entry may be made by legibly printing the entrant's name, address (including zip code), telephone number (including area code) on a 3"x5" index card and mailing it to Visterra Credit Union, ATTN: "Cal Spas Give-away," at the address listed above. If any entry form is drawn, but judges are unable to determine the winner because of illegible writing, that entry form will be disqualified. All other entries are void. No copies, automated, macro, programmed, robotic, or mechanical reproductions are accepted. Mail-in entries must be received by 5pm on September 15, 2008. Proof of mailing does not constitute proof of delivery. The Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of the Credit Union and will not be acknowledged or returned.
7. Prize Drawings: The "Cal Spas Sweepstakes" random drawing will be held on or near September 22, 2008. Prizes are non-transferable. Any applicable taxes and licensing costs are the sole responsibility of the winner. By accepting this prize, the winner releases Visterra Credit Union, Pool & Spa Outlet and/or other participating vendors from any liability connected with prize use. Winners need not be present and will be notified by phone and/or mail. A complete list of winners will be available at all Credit Union offices. All drawings will be conducted by the Credit Union's staff under the supervision of the Credit Union.

8. Prize: Grand Prize – (1) 2008 Cal Spas 6 person hot tub.
9. Liability/General Rules: The Credit Union is not responsible for any loss, which may occur in connection with the sweepstakes. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Credit Union and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this sweepstakes. Should a winner elect to apply the cost-value to the Credit Union of any prize to negotiate for a different prize, e.g., a different model automobile at the participating dealership, that negotiation is strictly between the winner and the automobile dealership; the Credit Union's sole responsibility is to remit to the dealership (or contracted business) the pre-agreed upon price of the prize. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the sweepstakes. Prizes cannot be substituted or converted to cash by winners. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the sweepstakes and redemption of a prize.
10. Publicity Authorization: Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission except where required by law.
11. Arbitration: Except where prohibited by law, as a condition of participating in this sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this sweepstakes or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and held at the AAA regional office nearest the Credit Union; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this sweepstakes), and entrant further waives all rights to have damages multiplied or increased.
12. Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.
13. Termination: The Credit Union reserves the right to cancel, terminate, modify, or suspend the Sweepstakes or drawing, at any time, for any reason, in its sole and absolute discretion.