



Money Management 101 Video Contest Terms and Conditions

Membership of Apple Federal Credit Union not required to participate in the video contest. Non-member and member entries have an equal chance of winning. Prize monies will be distributed through Apple FCU savings account, requiring membership at that time.

1. To Enter: The Money Management 101 Video Contest (henceforth known as “the contest”) begins at or about 9 a.m., Monday, November 16, 2009; with video submissions allowed until 11:59 p.m. on Friday, February 5, 2010. Voting will commence on the contest start date, and continue through 11:59 p.m. on Friday, February 12, 2010. Entry into contest is achieved via video creation and upload to HowBoutThemApples.org. Limit one entry per person. Valid first and last name, address, phone number and email must be provided. No identifying information other than entrant’s first name and first initial of last name will be made public. Videos must be appropriate. Any vulgar, crude or otherwise deemed inappropriate or irrelevant videos will be omitted from entry. Apple Federal Credit Union reserves the right to review each video submission prior to publishing, and to disqualify any entry deemed inappropriate by the decency standards set forth by HowBoutThemApples.org. By submitting a video, entrant gives consent for Apple Federal Credit Union and its subcontractors to use and display said video in any publication, multimedia production, display and/or advertisement. Apple Federal Credit Union, its agents, officers and employees are discharged from any and all claims and demands arising out of, or in connection with, the use of said video, including but not limited to, any claims for invasion of privacy or defamation.

2. Eligibility: Contest is open to legal residents of the fifty (50) United States and the District of Columbia who are between the ages sixteen (16) years old and (23) years old as of the contest start date (November 16, 2009). Participants submitting videos under the age of eighteen (18) are required to fill out and submit a “Consent Form for Participants Under Age 18 Years”. Apple employees, Board members and their immediate family members (spouse, parents, children, siblings and their spouses or individuals living in the same household) are NOT eligible to participate. Contest void where prohibited or restricted by law. Any Federal, state and local taxes are the sole responsibility of the prize winners. Contest is subject to all applicable federal, state (Virginia) and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of sponsor. By submitting a video, entrants agree to these terms and conditions and accept all decisions by Apple Federal Credit Union as final.

3. Odds: The video applicant with the highest average video rating as determined by online votes will be the winner. Video with second highest average video rating as determined by online votes will be the runner-up.

4. Prize Drawing: One (1) first place prize winner (prize: \$500) and one (1) runner-up (prize: \$250) will be officially announced on or about 9 a.m., February 17, 2010.

6. Winner Notification/Requirements: Winner will be notified on or about February 15, 2010. Valid ID required (forms include a state-issued driver’s license, passport or school ID) to prove identity. Prize monies will be deposited in the winning person(s)’s Apple FCU Savings account (requires account opening if non-member); prize is non-transferable and there are no exceptions. Upon award receipt, winner will be interviewed by an Apple FCU representative and consent to Apple to publishings said photo and/or interview video on AppleFCU.org, Apple’s Facebook Fan Page, HowBoutThemApples.org or any other selected media. Winner also required to follow up with Apple FCU by submitting two (2) additional video blogs for HowBoutThemApples.org, each chronicling or illustrating money savvy habits in the spending of their award money. Additional videos must be submitted by 5 p.m., March 12, 2010.