

STCU "the Hundred Dollar Project" PROMOTION OFFICIAL RULES

1. NO PURCHASE NECESSARY.

2. Purpose. STCU is promoting its Hundred Dollar Project to discover whether \$100 can make a difference in the community. Participants are encouraged to submit a proposal in which they can demonstrate how \$100 can make a difference by, for example only, creating a new service project, starting a new business, or promoting a **not-for-profit organization or event**. Proposals selected by STCU will receive \$100 to be used in support of that proposal as further described herein.

3. Eligibility. This Hundred Dollar Project Promotion (the "Promotion") is open to teams (consisting of at least two individuals) of high school aged students who believe they can make a difference with \$100. Participants under the age of 18 must have the consent of a parent or guardian to participate and/or win. Only one submission per team.

4. Nomination. From 6:00 a.m. PST on Friday, August 19, 2016 through 5:00 p.m. PST on Friday, October 21, 2016 (the "Submission Period"), participants must submit in 100 words or less how they intend to make a difference with \$100 and what they would do with the \$100. Entries must include who the prize money will be distributed to if they win; for example, the eligible non-profit, school and/or school club they are helping, or to the individuals on the team. If the prize money is distributed to a not-for profit organization, the organization must be recognized as a 501(c)(3) public charity in the Guidestar database (www.guidestar.org) as of August 8, 2016.

Submission and/or Final Proposals will be deemed ineligible, if in STCU's sole and absolute discretion, the submission and/or Final Proposal, among other things, promote or relate to an idea or organization that:

- is benefiting a non-profit organization or school/school club not located in Eastern Washington or North Idaho
- is a religious or politically-affiliated entity;
- is related to athletics or an athletic team
- is, or has been, under any investigation for fraud, financial misconduct or other criminal activity;
- promotes or suggests, directly or indirectly, the use of firearms/weapons, any illegal drugs, prostitution or pornography, violence, or the underage use of alcohol;
- suggests or encourages, directly or indirectly, the taking up of arms against any person, government or entity or otherwise challenge or seek to overthrow any government;
- discriminates against, disparages or denigrates any race, age, gender, disability, sexual orientation, ethnicity, religion, political orientation, national origin, citizenship, ancestry, marital status, veteran status or mental or physical disability or condition; disparages, denigrates (in writing or otherwise), or acts by means of adversarial or confrontational tactics to impact a product, service, person, industry, or organization including, but not limited to, STCU or participants in the Promotion;
- whose primary purpose is to advance a religious denomination, expand membership or encourage conversion;
- supports or promotes the pro-life or pro-choice movements;
- spends a significant amount of time advancing a particular political party or candidate or supporting lobbying for any particular party, candidate and/or cause, or expanding or encouraging a membership or a particular political party, candidate or lobbying effort;

- participates in the Promotion, or otherwise conducts itself, in an unsportsmanlike or inappropriate manner.

If the prize money is distributed to the individuals, it will be distributed evenly between all team members and a W9 will be required and taxes may apply. It is the responsibility of the recipients to report the prize money earnings for tax purposes. All submissions must be made online at www.hundreddollarproject.org.

On or before Friday, October 28, 2016 (the "Selection Date"), up to twenty (20) submissions as determined by STCU in its sole and absolute discretion will be selected from the eligible entries received during the Submission Period (collectively, the "Final Proposals").

Any submission or Final Proposal relating to an otherwise ineligible organization is eligible to participate in this Promotion so long as that idea or proposal set forth therein satisfies the conditions set forth in these Official Rules.

Any submission or Final Proposal determined to be ineligible at any time will be disqualified. STCU retains the sole right and discretion to determine eligibility and reserves the right to disqualify any submission or Final Proposal at any time for any reason whatsoever.

5. Development Period. The Final Proposals will be announced within seven (7) days from the Selection Date. Thereafter, the applicable participants will have until 5:00 p.m. PST on Wednesday, November 30, 2016 to formulate, develop, institute, and submit their Final Proposal. Each Finalist shall provide STCU in a form and content approved by STCU describing at a minimum the Final Proposal and the impact the proposal has had or will have on the community ("Proposal Status Summary") no later than 5:00 p.m. PST on Wednesday, November 30, 2016. Video content must also be submitted to STCU by 5:00 p.m. PST on Wednesday, November 30, 2016. Only those Final Proposals that submit a Proposal Status Summary, receipts, and video shall advance to the Voting Period. In addition, only those Final Proposals that submit a Proposal Status Summary along with receipts for reimbursement relating to the underlying proposal in an amount equal to or greater than \$100 shall receive \$100 reimbursement from STCU. That \$100 will only be reimbursable to the school or club of which the advisor leads; no personal checks will be made. To qualify, each team's advisor must be a school employee or club leader, as all official communication with STCU and the hundred dollar project will be through the team's advisor. The advisor's contact information must be included in the hundred dollar project submission including, but not limited to, advisor's full name, mailing address, e-mail address, and phone number. Receipts for reimbursement should accompany the final proposal. Reimbursement will be paid to the school or club no later than 14 days after the receipts are received. Receipts received after 5:00 p.m. PST on Wednesday, November 30, 2016 will be ineligible for reimbursement.

6. Voting. From 12:01 a.m. PST on Saturday, December 3, 2016 to 5 p.m. PST on Wednesday, December 7, 2016 (the "Voting Period"), STCU shall display the video and or information on its website. The general public may thereafter cast a vote for one of the proposals advanced to the Voting Period. Votes must be cast and received by 5:00 p.m. PST on December 7, 2016. Only one (1) vote per person, per day will be accepted.

7. Prize. The Final Proposal with the overall highest score by 5:00 p.m. PST on the closing day of the Voting Period will receive \$2,500 (the "Grand Prize"). The overall score will consist of two parts with equal weight. 50% of the total score will come from the online voting. The other 50% of the total score will come from the judging panel's evaluation of the project. The Final Proposal with the second highest overall score will receive \$1,500, and the Final Proposal with the third overall highest score will receive \$1,000. In the event of a tie, the tied proposals will be placed in a random drawing and the team that is drawn first will be deemed the winner. All prizes are non-transferrable. The estimated fair retail value of the Grand Prize is \$2,500

and the value of all prizes is \$5,000. Each winner (or a member of a winning team, as applicable) must provide STCU with valid identification and a valid tax payer identification number or Social Security number before any prize will be awarded. Each winner is solely responsible for reporting and paying applicable state and federal taxes. The winners will be announced after Monday, December 12, 2016.

8. Odds. The actual odds of being selected and winning depend on the number of eligible submissions and votes received.

9. Decisions. Decisions by STCU will be binding and conclusive on all matters. By participating in this Promotion, participants and their parents or guardians (if entrant is under the age of 18) agree to abide by and be bound by these Official Rules, and to accept the decisions of STCU as final. Participants and their parents or guardians (if entrant is under the age of 18) also agree to hold STCU and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation in this Promotion and/or the acceptance and use of any prize. STCU 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 arising from, or in connection with, acceptance of any prize or participation in this Promotion. STCU is not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete submission, proposals or votes, whether due to system errors or failures, faulty transmission or other telecommunications malfunctions, nominations or votes not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, spam filters, or otherwise. STCU may prohibit a participant from participating in the Promotion if, in its sole discretion, it determines that said participant is attempting to undermine the legitimate operation of the Promotion by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other participants or STCU. If for any reason this Promotion is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of STCU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, then STCU reserves the right at its sole discretion to cancel, terminate, modify or suspend the Promotion. **CAUTION: ANY ATTEMPT BY A PARTICIPANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, STCU RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

10. Compliance with law. All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and STCU in connection with the Promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of Washington, without regard to its choice of law provisions.

11. Publicity. The winner agrees to permit STCU to use his/her name and likeness in promotional and other STCU materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that their name and prize amount will be given to other entrants upon request.

12. Resolution of disputes. Except where prohibited by law, as a condition of participating in this Promotion, all participants agree that (1) any and all disputes and causes of action arising out of or connected with the Promotion drawing 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 and held at the AAA regional office nearest Spokane, Washington; (2) the laws of the State of Washington will govern the 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 any participant be permitted to obtain awards for, and each participant waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Promotion), and waives all rights to have damages multiplied or increased under any federal or state law.

13. Miscellaneous. This Promotion is void where prohibited. STCU may substitute prizes of equivalent value, amend the rules or discontinue the Promotion at any time. STCU reserves the right to eliminate a participant's involvement and all votes cast through the Promotion if STCU, in its sole discretion, determines the participant is not abiding by these Official Rules or otherwise acting in an unsportsmanlike or inappropriate manner. All submissions, Proposal Status Summaries and votes shall become the property of STCU. Written copies of these rules and the names of the winners are available during normal business hours at any STCU location and by mail upon written request to STCU, Attn: Community Relations, 1620 N. Signal Drive, Liberty Lake, WA 99019, with a stamped, self-addressed return envelope. All requests must be made by December 1, 2017.

14. Sponsor. STCU is the sponsor of this Promotion and is headquartered at 1620 N. Signal Drive, Liberty Lake, WA 99019.