

Money Masters Quarterly Drawing

OFFICIAL RULES. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER.

WHO IS ELIGIBLE:

Drawing entry is open to all U.S. Citizens that are legal residents of the United States except Puerto Rico and other US territories. Viriva Officers, Employees, Directors, Supervisory Committee Members, and their family members are not eligible to enter. All federal, state and local laws and regulations apply. Void where prohibited or restricted. Parent or guardian permission required.

HOW TO ENTER:

Eligible members of Viriva will receive one automatic entry each time you deposit at least \$25.00 into your Money Masters Savings Account during the business quarter. Your Money Masters account balance must have increased at least \$25.00 per entry since the end of the calendar quarter in order to be eligible for the drawing. Other eligible individuals interested in participating in the drawing may enter by submitting a written request with your name, address, city, state, ZIP code, and telephone number to Viriva, c/o the Marketing Department, via U.S. Mail. Send written entries to 1423 Spruce Street, Philadelphia, PA 19102. All U.S. Postal entries must be received during the given business quarter to qualify for that quarter's drawing. Only one entry per person, per written request, per quarter allowed. Viriva is not responsible for late, lost, illegible, incomplete, misdirected, misrouted, or inaccurate entries and such entries will be voided.

DRAWING, PRIZE & PRIZE REDEMPTION:

The contest is sponsored by Viriva. Viriva, whose decision is final, will select a winner at random after the close of each calendar quarter. Odds of winning depend on the total number of eligible entries received during the business quarter. The winner will be notified on or around the 15th day in April, July, October, and January. One (1) Grand Prize Winner will receive a deposit of \$50.00 into their Money Masters Savings Account. If a non-Viriva account holder is selected, a Visa Gift Card will be issued. The Grand Prize is provided by Viriva. No substitution or transfer of prizes will be allowed. Viriva reserves the right to substitute a prize of equal or greater value. All prizes are awarded "as-is" and without warranty of any kind. The winner will be required to sign and return the AFFIDAVIT OF ELIGIBILITY and LIABILITY/PUBLICITY RELEASE, within 14 days from the date printed on the affidavit, to redeem the prize. If the winner does not execute and return the AFFIDAVIT OF ELIGIBILITY and LIABILITY/PUBLICITY RELEASE within the specified time period or is not a member in good standing, then an alternate winner will be selected without further notification from Viriva. Any prize notifications returned to Viriva as undeliverable will be forfeited, and an alternate winner will be chosen. By accepting the prize, the winner gives Viriva permission to use his/her name and/or photograph in Viriva publications without compensation. Prize acceptance also constitutes that the winner is solely responsible for any federal, state and local taxes associated with the prize, which is not transferable or be redeemable for cash.