

OFFICIAL RULES

Common terms used in these rules:

These are the official rules that govern how the Extra Credit Union 2009 Rap Contest will operate. In these rules, “we,” “our,” and “us” refer to Extra Credit Union, the sponsor of the Contest. “You,” “yourself” refers to an eligible Contest entrant.

1. Contest description. Extra Credit Union is sponsoring the First Annual Money Smart Week Rap Contest. This contest is specifically for elementary students at our partner schools located in Macomb County. The theme for this years contest is “Saving Is Cool,” with the purpose of this activity being to increase personal finance awareness. At Extra Credit Union, we want students to have fun learning and we want to make an impact on a child’s education. All eligible entries received will be judged using the criteria described below to determine winners.

2. Contest dates and times. This Contest starts at 12:01 a.m., February 3, 2009 and ends at 11:59 p.m., March 30, 2009. (“Entry Period”). Entries must be received within the Entry Period to be eligible.

3. Eligibility. You are eligible to enter this Contest if you meet the following requirements:

Student must be in grades K-5 at one of Extra Credit Union’s partner elementary schools: Angus, Fillmore, Green Acres, Harwood, Hatherly, McGlennen, Pearl Lean, Rainbow, Siersma, and Westview. The aforementioned schools are located in the following school districts: Center Line, Clintondale, and Warren Consolidated. Student does not need to be an Extra Credit Union member to submit an entry.

Employees of Extra Credit Union, the Contest’s participating sponsors and their advertising agencies, and members of the immediate family of any such persons are not eligible to participate and win. The term “immediate family” includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

4. Entry. By submitting your entry into this Contest you confirm that, to the best of your knowledge:

- (1) your entry is your own original work; and
- (2) your entry only includes material (including music, video or images) that you own, or that you have permission from the copyright / trademark owner to use; and
- (3) you have obtained permission from any recognizable person (parent/guardian, if a minor) that appears in your entry to submit your entry in this Contest and to use their personal data in the entry for the purposes of the Contest (if applicable);

In the event of a conflict between the terms of use and these Official Rules, these Official Rules will govern.

2009 Money Smart Week Rap Contest

To submit your entry:

- (1) Record a rap, no less than 60 seconds, but no more than 3 minutes in length, about the theme, "Saving is Cool."
- (2) Entry must be in video form and submitted on a CD or DVD in one of the following digital video formats: .avi, .mov, .movie, .mpeg, .swf, or .wmv.
- (3) No foul or vulgar language or attire will be accepted;
- (4) Include your name, school, school district, teacher contact, email, phone number, age, and grade level;
- (5) Submit your entry to:

Extra Credit Union
Attn: Money Smart Rap Contest
6611 Chicago Road
Warren, MI 48092

- (6) Video submission must be received no later than March 30, 2009 to be eligible.

We will only accept one (1) entry per person. We are not responsible for entries that we do not receive for any reason, or for entries that we receive but are not decipherable for any reason.

We will automatically disqualify:

- (1) Incomplete or illegible videos or entry forms; and
- (2) Entries that we receive in excess of the entry limit described above.

4. Use of entry. Please note that following the end of this Contest your entry may be posted on a web site selected by us for viewing by visitors to that web site. We are not responsible for any unauthorized use of your entry by visitors to this web site. While we reserve these rights, we are not obligated to use your entry for any purpose, even if it has been selected as a winning entry.

If you do not want to grant us these rights to your entry, please do not enter this Contest.

7. Judging. Judging will take place the week of April 1, 2009 by a panel of qualified judges from Extra Credit Union (whose names will be available on request) who will review all eligible entries received, and select two (2) winners based upon the following criteria:

Video entries will be scored based on the following categories:

- (1) Originality; rap must be original, imaginative, creative (5 points);
- (2) Creativity; rap and video must show creative ability (5 points)
- (3) Incorporation of Theme; rap must reflect how "Saving is Cool" (5 points);
- (4) Performance; video showcases an entertaining vocal performance (5 points); and
- (5) Presentation; video image/setting presentation is unique, entertaining (5 points)

The decisions of these judges are final and binding. If we do not receive a sufficient number of entries meeting the entry requirements, we may, at our discretion based on the above criteria, select fewer than 2 winners. In the event of a tie between any eligible entries, the tie will be broken by an additional judge, who will judge the tied entries based on the criteria listed above.

2009 Money Smart Week Rap Contest

8. Prizes. One (1) Grand Prize winner will receive one hundred dollars (\$100) in cash. The winner will present their rap (performing live or via submitted video) at the Federal Reserve Bank of Chicago, Detroit Branch for the Money Smart Week Kick-Off Breakfast on April 20, 2009. A maximum of three (3) guests, including a required parent or guardian may accompany the child. One (1) Runner Up will receive fifty dollars (\$50) in cash. The odds of winning will depend on the number of eligible entries received. If for any reason the advertised prize is unavailable, unless to do so would be prohibited by law, we reserve the right to substitute a prize(s) of equal or greater value, as permitted. We will only award one (1) prize per person. If you are selected as a potential winner of this Contest:

- (1) You may not exchange your prize for any other merchandise or services.
- (2) You may not designate someone else as the winner. If you are unable or unwilling to accept your prize, we will award it to an alternate potential winner.
- (3) If you accept a prize, you will be solely responsible for all applicable taxes related to accepting the prize.

12. Winners. If you are a potential winner, we will notify you by mail to the address listed on your entry form within seven (7) days following the determination of winners. If you are unreachable for any reason, we may award the prize to an alternate winner. Contest updates, and winners will be posted on the Extra Credit Union Money Smart Week page located at the following address: <http://www.extracreditunion.org/moneysmartweek>. Winners will be announced on or about April 10, 2009.

13. Sponsors. Extra Credit Union is the sponsor of this Contest.

Extra Credit Union
6611 Chicago Road
Warren, MI 48092
(586) 276-3000

14. Privacy. Extra Credit Union's Privacy Policy will apply to this Contest and to all information that we receive from your entry. Please read the Privacy Policy on the Contest entry page before accepting the Official Rules and submitting your entry. Please note that by accepting the Official Rules you are also accepting the terms of the Privacy Policy.

See the Official General Contest Rules for more details.

2009 Money Smart Week Rap Contest

ENTRY FORM

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Name	
School	
School District	
Teacher	
Grade	
E-mail	
Phone Number	
Age	

Please read 2009 Money Smart Week Rap Contest Rules for complete details. If you have any questions, please visit ExtraCreditUnion.org/moneysmartweek.