

FIRE SERVICES CREDIT UNION eSTATEMENT IPAD CONTEST

NO PURCHASE NECESSARY TO ENTER.

Members who sign up on-line or in person to receive eStatements instead of paper statements between 00:00:01 a.m. Eastern Daylight Time October 19, 2011 and 11:59:59 p.m. January 31, 2012, will be automatically entered into the draw.

PRIZE: The prize awarded will be one (1) Apple 32GB WiFi-only iPad2, with an approximate retail value of \$665.00. The winner agrees, by accepting the prize, that the prize is awarded on the condition that Fire Services Credit Union, its agents, representatives, affiliates and employees will have no liability whatsoever for any injuries, losses or damages of any kind resulting from acceptance, possession or use of the prize. The prize must be accepted as awarded; substitutions are not permitted.

LIMIT ON ENTRIES: Only one entry will be generated for each eStatement activation.

ENTRIES: Enter online at firecreditunion.ca by signing up for eStatements within online banking. Or, sign-up for eStatements by speaking with a Fire Services Credit Union Member Services Representative in person at a branch. In each case, a single entry will be generated and placed into the random draw. Fire Services Credit Union accepts no responsibility for an entry which inadvertently is not generated, or is generated but inadvertently not entered into the random draw. Personal information provided by entrants (which will include the entrant's name, address, phone number, and e-mail address) is collected and used only for the purpose of administering the contest.

ELIGIBILITY: Entrants must be 18 years of age or older and legal residents of Ontario. No purchase required.

DRAWING: Each valid entry will be placed into a random draw. The random draw will occur within two weeks after January 31, 2012. The winner will be selected from all eligible entries. The odds of winning depend on the number of eligible entries received and submitted in accordance with the rules. By participating in the Contest, each entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Fire Services Credit Union, which shall be final and binding in all respects.

NOTIFICATION: Winner will be notified by phone, email or mail, at the contact information provided by the selected entrant regarding the account on which the selected entrant activated eStatements, within 15 business days after the draw, and will be required to correctly answer, unassisted, a time-limited, skill-testing

mathematical question to receive the prize. If the winner cannot be contacted in five business days, or if the winner fails to correctly answer the mathematical question, Fire Services Credit Union may select another winner.