

Receive one entry per bill paid thru First Federal's online bill pay during the sweepstakes campaign period (January 31, 2012 through March 31, 2012). Customer will be required to pay at least three bills to be eligible for entry and can obtain a maximum of thirty entries. First Federal will guarantee one \$500 winner. There will also be one grand prize (Value \$10,000) and one first prize winner (Value \$1,000). The grand prize and first prize will be draw from all participating financial institutions.

NO PURCHASE, BANKING RELATIONSHIP OR PAYMENT NECESSARY. Sweepstakes ends 3/31/12. Open to legal US residents residing in any of the 50 US, the District of Columbia and Puerto Rico, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Business entities are not eligible to participate. Subject to full official rules available at <http://impact.fiserv.com/sweepsrules>. Sweepstakes is void in US territories and possessions located outside of the fifty (50) United States and the District of Columbia and where restricted or prohibited by law.