



Official Drawing Rules "SUM-Thing to Celebrate/VISA Gift Card" Sweepstakes

Every individual, 18 years of age and older who enters from 9:00am E.S.T. on October 1, 2009 until 1:00pm E.S.T. on November 14, 2009, will be automatically entered into the "SUM-Thing to Celebrate/VISA Gift Card" Sweepstakes.

No purchase is necessary to win. You may obtain a sweepstakes entry form by calling The Summit toll-free at 1-800-836-SFCU, ext. 7030, or by sending a self-addressed, stamped envelope to The Summit Federal Credit Union, c/o "SUM-Thing to Celebrate/VISA Gift Card" Sweepstakes, Canal Ponds Business Park, 100 Marina Drive, Rochester, NY 14626, Attn: Marketing Department. Limit 20 entries per person. All entries must be received no later than Saturday, November 14, 2009. The Summit is not responsible for lost, damaged, delayed or illegible entries or for errors or failures in electronic transmission.

Winners will be selected by random drawing. Odds of winning depend on the total number of entries received. Grand prize in the drawing is one \$400 VISA Gift Card (value \$400.00). Limit one prize per person.

You must be a member of The Summit to take advantage of The Summit's products, and services. Officers, directors, and employees of The Summit or its affiliates, and the immediate family members of any such person, are not eligible.

Drawing will be held on Tuesday, November 17, 2009. Winners need not be present to win and will be notified by telephone. Additional drawings will be held on Monday, November 23, 2009 if winners do not respond by 5:00 p.m. on Friday, November 20, 2009. Winner must sign affidavit of eligibility and release, and grant permission to use his/her name, photo and other information in the announcement of the drawing winner. Prizes are subject to, and winners are responsible for, all applicable federal, state and local taxes. A list of winners will be available after Monday, November 23, 2009 and can be obtained by sending a self-addressed, stamped envelope to The Summit Federal Credit Union, c/o "SUM-Thing to Celebrate/VISA Gift Card", Canal Ponds Business Park, 100 Marina Drive, Rochester, NY 14626, Attn: Marketing. All communications with respect to this sweepstakes, including requests to be removed from future sweepstakes mailings, should be directed to the foregoing address. This sweepstakes is governed by the laws of the State of New York. Void where prohibited or restricted by law. Trademarks and registered trademarks used herein are the property of their respective owners.