

Official Rules • Heartland Credit Union's 70th Anniversary \$1,000 Sweepstakes.

1. No Purchase Necessary to Win: Your name will be entered to win each time you open a Heartland Credit Union checking account or refer someone for a new checking account between August 1, 2008 and October 31, 2008. You may also enter by printing your name, address and telephone number on a 3" x 5" card and mailing it to Heartland Credit Union at 5500 South Robert Trail, Inver Grove Heights, MN 55077. Or drop off your entry at any office of the credit union prior to October 31, 2008. Your card(s) must arrive at one of the credit union's offices on or before the deadline to be included in the drawing. Proof of mailing does not constitute proof of delivery. All decisions made by the credit union will be considered final.

2. The Drawing: The winner will be chosen from all new checking accounts and checking account referrals between August 1, 2008 and October 31, 2008 and all 3" x 5" cards submitted to the credit union. The drawing will be held when all cards submitted as entries on or before October 31, 2008 have been forwarded to the credit union's Main Office. The drawing will be held on November 5, 2008.

3. The Grand Prize: 70th Anniversary Sweepstakes:

- \$1,000 cash.

The Monthly Prize:

- \$100 cash.

4. Prize Verification: All prize entries are subject to verification by Heartland Credit Union, whose decisions are final on all matters relating to this promotion. Winner of the Heartland 70th Anniversary Sweepstakes will be notified by telephone or mail.

5. Odds of Winning: The chance of winning the Heartland 70th Anniversary Sweepstakes will vary with the number of transactions completed and the number of entries received.

6. Game Valid Only at Heartland Credit Union Offices in Minnesota until October 31, 2008. Void where prohibited and subject to all laws.

7. Eligibility: Drawing is open to all members of Heartland Credit Union, excluding the employees, directors and supervisory committee of Heartland Credit Union.

8. Prize Award Conditions: Winner will be required to sign and return an Affidavit of Eligibility and Liability Release within 15 days of notification or prize will be forfeited. Participants agree to release Heartland Credit Union, its affiliates and agencies and their respective officers, directors, employees and agents from all liability for injuries and/or damages related to or sustained as a result of their acceptance, possession or use of any prize or their participation in this promotion. Participants also agree to allow Heartland Credit Union to use their name and/or photograph or likeness for advertising and promotional purposes where not prohibited by law. The winners may not request substitutions for the prize.

9. Taxes are the Sole Responsibility of the Winner. Winner need not be 21 years of age, but if so, must be accompanied by an adult 21 years of age or older in order to redeem the prize.

10. Winner's Name. The name of the Heartland 70th Anniversary Sweepstakes winner can be obtained by sending a separate stamped, self-addressed envelope after October 31, 2008, to: Heartland Credit Union, Heartland 70th Anniversary Sweepstakes Winner's Name, 5500 South Robert Trail, Inver Grove Heights, MN 55077.