

These Rules & Regulations are specific to the Young & Free Change the World T-Shirt Design Challenge (The Contest). The Contest is governed by the rules set forth below. By entering The Contest, you agree to abide by these rules and the decisions of the Contest Sponsors. You also agree to comply with all applicable laws.

Contest Sponsors

- The Contest Sponsors are Servus Credit Union and Currency Marketing who own and operate the Young & Free Alberta Program.

Contest Period

- The Contest begins at 9:00 a.m. Mountain Standard Time (MST) on Tuesday, November 2nd, 2010 and closes at 12:00 Noon Mountain Standard Time (MST) on Tuesday, November 30th, 2010. Entries must be received by the Contest Sponsors within the Contest Period to be eligible to win.

Entrant Eligibility

- The Contest is open to legal residents of Alberta, Canada who at the time of entry are between seventeen (17) and twenty-five (25) years-of-age and who have an account at Servus Credit Union (although not necessarily a Young & Free Chequing account) and who have submitted an entry online and fully followed all instructions at www.YoungFreeAlberta.com.
- Any entrants who are seventeen at the time of their entry into the The Contest and therefore have not reached the age of majority within Alberta, must obtain signed permission from a parent in order to submit an entry into The Contest and may be required to produce such signed permission to the Contest Sponsors.
- Employees, retirees and representatives of the Contest Sponsors and their respective affiliates, subsidiaries, related companies, agents, associates, dealers, representatives, advertising and promotional agencies and members of the immediate families of those employees and retirees or any persons with whom they are domiciled are not eligible to participate in The Contest.
- For the purpose of this Contest, "immediate families" is defined as sibling, spouse, mother, father, grandparents, step-mother/father, brother, sister, son and/or daughter.
- The Contest Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in The Contest. Failure to provide such proof may result in disqualification.
- All personal and other information requested by and supplied to the Contest Sponsors for the purpose of The Contest must be truthful, complete, accurate and in no way misleading.
- The Contest Sponsors may at any time in their sole discretion disqualify any entrant who: does not meet The Contest eligibility criteria, fails to comply with these rules, attempts to enter The Contest in any manner or through any means other than as described in these rules, attempts to disrupt The Contest or attempts to circumvent any of these rules.
- Entries made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter multiple times or entries that are in excess of the permitted number of entries during The Contest period are automatically void.

How To Enter

- No purchase or entry fees are required to enter The Contest or to be awarded a prize.
- Entrants who meet the conditions as outlined in the eligibility section can enter The Contest by visiting www.YoungFreeAlberta.com/t-shirt-design-challenge and fully completing an online application form and following the instructions provided, including uploading a t-shirt design.
 - Entrants will be required to fully complete the online entry form including providing their contact information. Note that when entries are posted at www.youngfreealberta.com/t-shirt-design-challenge for the public to view only the entrant's first name and first initial of their last name will be used.
 - Entrants are solely responsible for ensuring that all information submitted is up-to-date and accurate.
 - Only one entry per person will be accepted. Entrants made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter multiple times or entries that are in excess if the permitted number of entries during The Contest are automatically void. In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the email address associated with the entry.
 - Entries will not be returned to participants.
 - The Contest Sponsors will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries.

Submission Eligibility

An entrant's t-shirt design entry must meet all of the following criteria to be eligible for The Contest:

- Showcase your vision of building a better community, treating others with kindness or creating a better tomorrow.
- Be original work.
- Use only the English language if text is included.
- Be intended for a family audience and therefore not contain, showcase depict or refer to any crude, vulgar, obscene, sexually explicit, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity, costumes or other content (all as determined by The Contest Sponsors in their sole discretion).
- Not contain, depict or refer to any content which disparages or refers negatively to The Contest Sponsors, The Contest, or any other person or entity (all as determined by The Contest Sponsors in their sole discretion).
- Not conflict with any of the Contest Sponsor's core values, or otherwise be objectionable to The Contest Sponsors (as determined by The Contest Sponsors in their sole discretion).
- Not contain any content that violates any law or any third party's rights (including privacy, personality and intellectual property rights).
- Not promote, depict or refer to any commercial enterprises other than Servus Credit Union, Feel Good Ripple or Young & Free Alberta.
- Not contain material that infringes another's rights, including but not limited to privacy or intellectual property rights.
- Not contain any copyrighted works, including pictures, posters etc., unless you are the owner of such rights or have permission of the rightful owner to submit the material in accordance with these rules.

Design Content

- Your submission may be in colour (any number of colours) or black and white, and may be enhanced with graphics.
- The design must meet the technical specifications required for it to be uploaded to, and received by, The Contest Sponsor's website at www.YoungFreeAlberta.com/t-shirt-design-challenge.
- Images can be submitted in JPG, EPS or PDF format. The winner will be required to provide an EPS file or Illustrator version of the design.
- By entering The Contest you represent and warrant that you:
 - Are the original creator of the design;
 - Agree that The Contest Sponsor will not infringe or violate any third party's intellectual property, privacy, personality or other rights when The Contest Sponsors copy, display, edit, modify, transmit or otherwise use that design in connection with The Contest or any advertising.
 - Agree that the design meets all of the eligibility requirements set out in these rules.
 - Agree that the design, all images and ideas submitted with the application are being submitted on a non-confidential basis and may be edited and posted to a website without compensation.
 - Agree that the design and all images contained therein are submitted to The Contest Sponsors for their use and the design, images and ideas shall become the property of The Contest Sponsors upon submission and can be used thereafter for any purposes without compensation.
 - Understand that submission of the design and any images and content may impact the Applicant's legal rights to protect them.
 - Confirm that all trademarks and copyrighted material have been properly acknowledged in the application.
 - Acknowledge that The Contest Sponsors or any of their affiliates or subsidiaries may already be in the process of independent development and innovation for various products and services and therefore any disclosure of information or ideas submitted by the Applicant may not be new to The Contest Sponsors or their affiliates or subsidiaries and would not affect or impair its proprietary rights to their own innovation.
- By submitting an entry, participants agree to give all rights and exclusive, royalty free license of the design to The Contest Sponsors. Once a design is submitted neither it, nor anything similar to it, may be used by the designer for any other purpose or in any other medium.

Subject and Participant Releases

- If a design shows any individual in such a way that the individual can be recognized, you must obtain written consent from that individual to permit The Contest Sponsors to copy, display, transmit and otherwise use the design, and you must provide The Contest Sponsors the original copy of that consent upon The Contest Sponsor's request.
- Designs that are submitted with inadequate documentation, as determined solely by The Contest Sponsors, will not be eligible for participation in The Contest.

- The Contest Sponsors may disqualify any entry if they determine (in their sole discretion) that the submission does not comply with these eligibility requirements or otherwise with these rules.
- Each entry which meets the criteria above and that is submitted in accordance with these rules, will become eligible for inclusion in The Contest.

Judging Process

The Review and Selection Period begins at 12:00 noon Mountain Standard Time (MST) on Friday, December 3, 2010 and ends at 12:00 noon Mountain Standard Time (MST) on Monday, December 15, 2010. All application forms, design submissions, and other documentation will be evaluated by a judging panel comprised of Servus Credit Union employees who will evaluate the entrant's submission and assign marks for creativity and a clear demonstration of the entrant's ability to relay the theme of building a better community, treating others with kindness or creating a better tomorrow. The decisions of the judging panel will be final.

Prizes

- The first and second place winners will be announced at 2:00 p.m. Mountain Standard Time (MST) on January 4th, 2011. The recipients will be contacted by Servus Credit Union by telephone. Potential recipients who cannot be contacted between December 15th, 2010 and December 21st, 2010, despite customary diligent efforts, will be disqualified and the finalist with the next highest score will be contacted. The initial selected potential recipient will be disqualified and will have no recourse towards the Contest Sponsors. If a potential winner cannot accept the prize as awarded for any reason, his or her entry will be forfeited and another eligible entrant may be selected.
- There will be one (1) grand prize provided to the first-place winner consisting of a trip for two (2) to New York City (as per details outlined below) and five-hundred (\$500.00 CDN) spending money. Approximate prize value is four-thousand-five-hundred dollars (\$4,500 CDN).
- The trip for two to New York City includes:
 - Round-trip economy airfare for the winner and his/her guest departing together on the same date and flight from one of either the Edmonton International airport or the Calgary International airport.
 - Three (3) nights hotel accommodation (dual occupancy in standard room).
 - Five-hundred (\$500.00 CDN) spending money.
- Conditions of the trip for two to New York City include:
 - Winner and their guest must be available to travel and use the prize before September 1, 2011. Should the winner and/or guest be unable to travel on the dates and times designed by the Contest Sponsors, the prize will be forfeited and awarded to an alternate winner.
 - Winner and guest will be responsible (without limitation) for transportation to and from the airport and/or bus terminal and/or train station, domestic flights, any local transportation costs while in New York, travel and medical insurance, travel documentation, security and departure taxes, fuel surcharges, airport improvement fees, taxes, gratuities, telephone calls, in-room charges and any other expenses not explicitly included in the Prize description.
 - The Contest Sponsor retains the right to substitute components of the prize package further to arrangements made with the travel supplier.
 - Winner and their guest are solely responsible for obtaining their own travel documents such as passport or travel visa in advance of the departure date.
 - Winner and their guest are solely responsible for costs associated with: (a) Travelling to and from the Edmonton or Calgary airport where the flight originates and returns. (b) Taxes, transfers, transportation costs, travel insurance, spending money, gratuities, meals and other expenses not specifically described as part of the prize.
 - Guests do not have any rights to the Prize independent of the winner, and may not travel without the winner.
 - The Contest Sponsors are not responsible in the event winner and/or their guest are refused entry to destination for whatever reason and any unused portion of the prize will be forfeited.
 - In the event the guest is a minor, the guest's parent or legal guardian must sign the release and declaration of liability on behalf of the minor if the adult winner is not the parent or legal guardian of the minor, the parent or legal guardian must consent to the designated accompanying adult in taking part in the prize.
 - Winner and their guest must travel together on the same itinerary.
 - Winner is not entitled to monetary difference between actual Prize value and stated approximate Prize value, if any.
 - Travel dates are subject to availability and black-out dates may apply.
 - Winner must allow for three (3) weeks for the processing of travel request dates.

- Once travel arrangements have been confirmed, no changes/modifications will be permitted. All bookings are subject to one hundred percent (100%) cancellation penalties.
 - The Contests Sponsors shall not assume responsibility for any refunds, losses, damages, costs or expenses arising out of the following: mechanical breakdown, government action, weather, strike or any other action beyond the Contest Sponsors control; denial of access to the carrier due to contravention of the conditions of carriage or improper travel documentation, failure to clear customs or missed flights or connections.
 - Services required for passengers with special needs are not included in the prize and may not be available.
 - Prize must be accepted as described in these rules and cannot be transferred to another person, substituted for another prize, or exchanged in whole or in part, for cash, subject to the provisions set forth elsewhere in these rules. No financial compensation will be made or required by The Contest Sponsor if the actual cost of the trip is lower or higher than the amount specified within these Contest Rules & Regulations.
- There will be one (1) second place prize awarded consisting of a five-hundred dollar (\$500.00 CDN) 16-month GIC at any Servus Credit Union location of the winner's choice. The GIC will earn interest at the posted rate.
 - If a potential winner cannot accept the Prize as awarded, his or her entry will be forfeited and another eligible entrant may be selected.
 - Any costs associated with accepting the Prize shall be the sole responsibility of the winner.
 - An entrant is only eligible to win one of the prizes awarded.
 - Prize must be accepted as awarded and may not be transferred or exchanged. The Contest Sponsor reserves the right to substitute a prize of at least equal or greater value in the event of unavailability, for whatever reason, of the advertised prize.
 - Under no circumstances will the Contest Sponsor, its affiliates, subsidiaries, and independent contractors, and their respective directors, officers, employees, and agents, including advertising and promotion agencies be required to award more Prizes than what is indicated in these Contest Rules & Regulations or award the Prize other than in accordance with these Contest Rules & Regulations.
 - The odds of being selected to win one of the prizes is dependent on the total number of eligible entries received and the creativity and quality of those entries.

In order to be eligible to claim their prize, each Prize Winner must:

- Sign a Declaration of Compliance with Rules and an Assignment, Release and Indemnity Form, assigning all rights to their submission to the Sponsor, including all copyrights and moral rights and releasing the Contest Sponsors, their affiliates and respective advertising and promotions agencies from any liability in connection with The Contest or the Prizes awarded.
- Produce valid identification and, if requested by the Contest Sponsors, proof of age and photo identification.
- Correctly answer (un-aided) a time-limited, mathematical, skill-testing question to be administered by the Contest Sponsors.
- The Prize will be awarded to the winner upon receipt of the signed and fully completed Declaration of Compliance with Rules and an Assignment, Release and Indemnity Form.

If the above requirements are not met, the winner will be disqualified and another winner will be selected in their place.

License

By entering The Contest, you irrevocably and exclusively assign all copyright, without limitation of time, place, medium, support or language to The Contest Sponsors and waive all legal and moral rights to the entry in favour of The Contest Sponsors.

Accordingly, you acknowledge that The Contest Sponsors will have the unrestricted and exclusive right to use the entry for any purpose, including but not limited to, publishing it in an electronic form on the Young & Free Alberta website for promotional purposes without further compensation. The Contest Sponsors also have the right to (but are not required to) use your name, image, likeness, age, and biographical information in credit along with the entry. You confirm that you own all rights to your entry and are able to fully assign all rights to The Contest Sponsors as contemplated above. You agree to compensate The Contest Sponsors should any claims arise out of the use of the entry by The Contest Sponsors.

Conduct

By participating in The Contest, each entrant agrees to be bound by The Contest Rules & Regulations, which will be posted and available at www.YoungandFreeAlberta.com. Entrants further agree to be bound by the decisions of The

Contest Sponsors, which shall be final and binding in all respects. The Contest Sponsors reserve the right, in their sole discretion, to disqualify any entrant found to be: (a) violating The Contest Rules & Regulations; (b) tampering or attempting to tamper with the entry process or the operation of The Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of Young and Free Alberta and/or Servus Credit Union; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any attempt to deliberately damage any website or interfere with the legitimate operation of The Contest may be a violation of criminal and civil laws, and The Contest Sponsors reserve the right to seek damages and/or other relief from all responsible persons to the fullest extent permitted by law.

Disclaimers, Liability, and Indemnification

By participating in The Contest, you release and agree to indemnify and hold harmless The Contest Sponsors and their employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind resulting from your participation in The Contest or receipt or use of any prize.

By participating in The Contest, you further agree to indemnify and hold harmless The Contest Sponsors and their employees, directors, officers, members, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (a) your failure to comply with any of these Rules and Regulations; (b) any misrepresentation you make under these Rules and Regulations or otherwise to The Contest Sponsors; or (c) your participation in The Contest.

The Contest Sponsors shall have no liability for any loss or damage of any entries in The Contest or for any other loss or damage resulting directly or indirectly from your participation in The Contest. The Contest Sponsors are not responsible for: (1) incorrect or inaccurate transcription of entry information or late, lost, incomplete, misdirected entries, or entries received through impermissible or illegitimate channels; (2) technical failures of any kind, including without limitation the malfunctioning of any telephone, computer, network, hardware or software; (3) the unavailability or inaccessibility of any service; (4) unauthorized human intervention in any part of the entry process or The Contest; (5) electronic or human error which may occur in the administration of The Contest or the processing of entries; or (6) any injury or damage to persons or property, including without limitation your computer, which may be caused, directly or indirectly, in whole or in part, from your participation in The Contest or from downloading any material. The Contest Sponsors will not be liable to you for any indirect, special, consequential, or punitive damages in connection with The Contest or these Rules and Regulations.

Privacy / Use of Personal Information

By participating in The Contest, entrants (a) grant to The Contest Sponsors the right to use his/her name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering The Contest, including but not limited to contacting and announcing the recipients; (b) grant to The Contest Sponsors the right to use his/her Personal Information for publicity and promotional purposes relating to The Contest, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that The Contest Sponsors may disclose his/her Personal Information to third-party agents and service providers of any of The Contest Sponsor in connection with any of the activities listed in (a) and (b) above. The Contest Sponsors will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with The Contest Sponsor's Privacy Policy as outlined at <http://www.servuscu.ca/>.

Intellectual Property

All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by The Contest Sponsor and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

Termination

If for any reason The Contest Sponsors cannot run The Contest as planned, (including as a result of bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of The Contest) The Contest Sponsors reserve the right to cancel, modify, extend or suspend The Contest. In that event, The Contest Sponsors

may determine the winner from among the eligible entries received up to the time of the impairment, or cancel The Contest.

The Contest Sponsors may also disqualify any individual who tampers with or in any way corrupts the entry or voting process, or who attempts to undermine the legitimate operation of The Contest by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other entrants or representatives of The Contest Sponsors.

The Contest Sponsors reserve the right to modify or cancel The Contest at any time including, without limitation, in the event of technical corruption, virus, bugs, non-authorized human intervention or any other technical problems, which may arise from time-to-time beyond the control of The Contest Sponsors, destroying the integrity of The Contest. No liability or responsibility is assumed by The Contest Sponsors, resulting from user attempts to participate in The Contest or if required, download any information necessary to participate in The Contest.

Law

These Rules & Regulations constitute the complete Rules and Regulations associated with The Contest. The Contest is subject to applicable federal, provincial and municipal laws and regulations. These Rules and Regulations are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over The Contest Sponsors. All issues and questions concerning the construction, validity, interpretation and enforceability of the Rules and Regulations or the rights and obligations as between the applicant and The Contest Sponsors in connection with The Contest shall be governed by and construed in accordance with the laws of the province of Alberta.

Disputes

All disputes, claims and causes of action arising out of or connected with The Contest or these Rules and Regulations will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the Province of Alberta, Canada, in Edmonton, Alberta.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of The Contest Rules and Regulations and disclosures or other statements contained in any Contest-related materials, including but not limited to The Contest application form, or point of sale, print or online advertising, the terms and conditions of these Rules and Regulations shall prevail, govern and control.

General

- The Contest Sponsors will not enter into correspondence with any entrant except with the selected winners and at the Contest Sponsor's own initiative.
- The decisions of the Contest Sponsors in relation to The Contest will be final and binding on all entrants.
- The Contest Sponsors reserve the right to disqualify entrants and/or entries that do not comply with these Contest Rules & Regulations.
- The Contest Sponsors will be the sole and final reference source in validating a Prize claim.
- Any inquiries or concerns relating to The Contest should be made in writing and addressed to:
Young & Free Change The World T-Shirt Design Challenge
Servus Corporate Centre
Marketing Department
151 Karl Clark Road
Edmonton, AB T6N 1H5