

Servus Credit Union

Servus Young & Free Scholarship Program – Competition Rules & Regulations

These Rules & Regulations are specific to the Servus Young & Free Scholarship Program. The Program is governed by the rules set forth below. By applying for a Servus Young & Free Scholarship (entering The Competition) you agree that you have read and will abide by these Rules and Regulations and the decisions of The Competition Sponsors. You also agree to comply with all applicable laws. The Competition is void in whole or in part where prohibited by law. Participation in this Competition constitutes full and unconditional agreement and acceptance of these Rules & Regulations.

Competition Sponsors:

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

Competition Dates:

The Competition begins at 9:00 a.m. Mountain Standard Time (MST) on Tuesday, June 7, 2011 and closes at 11:59:59 a.m. Mountain Standard Time (MST) on Monday, July 18, 2011. Entries must be received by The Competition Sponsors within this period to be eligible to be entered to be awarded a scholarship.

Entrant Eligibility:

- The Competition is open to residents of Alberta who at the time of their entry:
 - Are between seventeen (17) and twenty-five (25) years-of-age
 - Are enrolled to attend a post-secondary institution in Alberta for the 2011-2012 school year
 - Have an account at any Servus Credit Union branch location
 - Achieved a minimum 70% grade point average in last academic year
 - Reside in Alberta
 - Have not previously received a Young & Free Scholarship
- Employees, retirees and representatives of the Competition Sponsors and their respective affiliates, subsidiaries, related companies, agents, associates, dealers, representatives, advertising and promotional agencies are not eligible to participate in The Competition.
- Any entrants who are seventeen years-of-age (17) at the time of their entry must obtain signed permission from a parent in order to submit an entry into the Servus Young & Free Scholarship Program Competition and must provide this documentation to The Competition Sponsors if asked.
- The Competition Sponsors shall have the right at any time to require proof of identity and/or eligibility to participate in The Competition. Failure to provide such proof may result in disqualification.
- All personal and other information requested by and supplied to The Competition Sponsors for the purpose of The Competition must be truthful, complete, accurate and in no way misleading.
- The Competition Sponsors may at any time in their sole discretion disqualify any entrant who:
 - does not meet The Competition eligibility criteria,
 - fails to comply with these rules,
 - attempts to disrupt The Competition or attempts to circumvent any of these rules.
 - includes content deemed inappropriate by the Competition Sponsor.

How To Apply

- Entrants who meet the conditions as outlined in the section above are eligible to enter The Competition during The Competition period by visiting YoungFreeAlberta.com/scholarship and fully completing an online application form and following the instructions provided, including uploading either a sixty (60) second video OR an essay consisting of between three-hundred (300) and five-hundred (500) words.
- The video or essay you submit (your submission) should showcase how you plan to make a difference in the lives of your generation by helping them overcome a common challenge.
- You will be required to fully complete the online application form including providing your contact information, a picture of yourself, your video's unique YouTube URL or your essay, proof of enrolment at a post-secondary institution in Alberta and a transcript of your marks. The proof of enrolment and transcript of marks will be viewed by The Competition Sponsors but will be kept confidential. Your video or essay, your first name and last name and the picture of yourself will be posted at www.youngfreealberta.com/scholarship for the public to view.
- You are solely responsible for ensuring that all information you submit is up-to-date and accurate.
- The chances of receiving a scholarship through The Competition are dependent on the number of applications received and the creativity and quality of those applications.
- 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 of the permitted number of entries during The Competition are automatically void.
- No purchase or entry fees are required to enter The Competition or to be a recipient of a scholarship from Servus Credit Union.
- Submissions shall not be returned to participants.

Visit www.YoungFreeAlberta.com/scholarship and follow the instructions to apply.

Submission Eligibility:

Your video or essay submission must meet all of the following criteria to be eligible for The Competition:

- If you are submitting a video, it must be no more than sixty (60) seconds in length according to the YouTube time marker. No exceptions.
- If you are submitting an essay instead of a video, it must be between three-hundred (300) and five-hundred (500) in length. No exceptions.
- Use only the English language.
- Be intended for a family audience and therefore not contain, depict or refer to any crude, vulgar, obscene, sexually explicit, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity or other content (all as determined by The Competition Sponsors in their sole discretion).
- Not contain, depict or refer to any content which disparages or refers negatively to The Competition Sponsors, The Competition, or any other person or entity (all as determined by The Competition Sponsors in their sole discretion).
- Not conflict with any of The Competition Sponsor's core values, or otherwise be objectionable to The Competition Sponsors (as determined by The Competition 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 or Young & Free Alberta.
- Not contain material that infringes another's rights, including but not limited to privacy or intellectual property rights.

If submitting a video you will need to:

1. Post your video to YouTube
2. Tag your video 'youngfreealberta'
3. Copy your video's YouTube URL

Your video must:

- Meet all guidelines and criteria imposed by YouTube with respect to videos submitted to YouTube.
- Comply with the other requirements listed below under the "Video Contents" heading.
- Not contain URLs or logos laid over the video footage.
- If your video contains any copyrighted works, including music, 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, you use these works at your own risk.
- 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 (the "Applicant").

Video Contents

- Your video submission may be in colour or black and white, and may be enhanced with graphics, special effects or animation.
- The video must meet the technical specifications required for it to be uploaded to, and received by, The Competition Sponsor's website at www.YoungFreeAlberta.com/scholarship.
- By submitting a video to The Competition Sponsors you represent and warrant that you:
 - Are the original creator of the video;
 - Agree that The Competition Sponsor will not infringe or violate any third party's intellectual property, privacy, personality or other rights when The Competition Sponsors copy, display, edit, modify, transmit or otherwise use that video in connection with The Competition or any advertising.
 - Agree that the video meets all of the eligibility requirements set out in these rules.
 - Agree that the video, 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 video and all images contained therein are submitted to The Competition Sponsors for their use and the video, images and ideas shall become the property of The Competition Sponsors upon submission.
 - Understand that submission of the video 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. You should be aware that if you are using copyrighted music without permission, you run the risk of YouTube disabling the audio track in your video.– Acknowledge that The Competition 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 Competition Sponsors or their affiliates or subsidiaries and would not affect or impair its proprietary rights to their own innovation.

Subject and Participant Releases

- If a video shows any individual in such a way that the individual can be recognized, you must obtain written consent from that individual to permit The Competition Sponsors to copy, display, transmit and otherwise use the video, and you must provide The Competition Sponsors the original copy of that consent upon The Competition Sponsor's request.
- Applicants that can't supply the required documentation if asked, as determined solely by The Competition Sponsors, will not be eligible for the Competition.

Video Specs

- Acceptable formats: AVI, MOV or MPG

Other

- The Competition 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 The Competition Rules, will become eligible for inclusion in the People's Choice Bonus Contest where the general public can vote online for their favourite scholarship applicant and the submissions with the most votes win prizes. The only entries that are not eligible to win prizes outlined in the People's Choice Bonus Contest are any scholarship applicants who are immediate family members of or who reside with any Servus Credit Union employee.
- 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
- Refer to the People's Choice Bonus Rules & Regulations posted online at www.youngfreealberta.com/scholarship for complete details.

How to Enter

- No purchase or entry fees are required to enter or be awarded a scholarship as part of The Competition.
- Entrants who meet the conditions as outlined in the sections above are eligible to enter The Competition during The Competition period by visiting YoungFreeAlberta.com (the "Young & Free Alberta Website") and fully completing an online application form and uploading a video or essay submission on the scholarship page and providing other necessary documentation including proof of enrolment in a post-secondary institution, a transcript of marks and other information as outlined.
- The Competition entry period begins on Tuesday, June 7, 2011 and ends at 11:59:59 a.m. MST (Mountain Standard Time) on July 18, 2011. Submissions received after that time will not be eligible.

1. Create your video, or write your essay, and save it on your computer.
2. If submitting a video, upload it to YouTube:
 - Go to YouTube at **<http://ca.youtube.com>**
 - If you are a YouTube member, login and upload your video to your YouTube account.
 - If you are not a YouTube member, follow the instructions to sign up for membership (there is no fee to become a member), and then upload your video to your YouTube account.
 - If you customize your video information, please make sure your **Broadcast Options** are set to "**Public** – Share your video with the world" and your **Sharing Options** for "**Embedding**" is set to "Yes" so that external sites may embed and play the video.
 - Select "Upload a Video," press "Start," and then press "Upload Video"
 - Select your video file from the pop-up window, and click "Open"
 - Title your video and add a description, including "Servus Young Free Scholarship" and "your name"
 - Tag your video "YoungFreeAlberta"
3. Register your entry on the official competition page:
 - Visit YoungFreeAlberta.com/scholarship and complete the online application and follow the directions.
 - You will be required to provide your contact information, the name of your video and your video's unique YouTube URL, OR upload your essay.
4. Attach your documents:

- Attach your proof of enrolment at a post-secondary institution in Alberta for the 2011 - 2012 school year, your most recent transcript from high school or post-secondary institution and your photo. Please ensure your documents are labeled with your name.
- You will then be required to agree to the official Competition Rules and Regulations and read the Competition Agreement.
- Press "Submit".
- You are solely responsible for ensuring that all information is up-to-date and accurate.
- You will receive a confirmation email within thirty (30) minutes of submitting your completed scholarship application.

5. Your application will be posted within seventy-two (72) hours, or by the end of day Wednesday if submitted on a weekend. A Servus representative will make best efforts to contact applicants if any required information is missing.

6. Get votes! Tell everyone to watch your video on the website during the People's Choice Bonus Contest that will run from July 22 to August 5, 2011 where the general public can vote for their favourite Servus Young & Free Scholarship application and prizes will be awarded to the entries that receive the most votes. View the People's Choice Bonus Contest Rules & Regulations online at YoungFreeAlberta.com/scholarship for further information. The Competition 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. The Competition Sponsors are not associated with YouTube. You must comply with YouTube's terms of use, and The Competition Sponsors will not be liable to you regarding your use of (or inability to use) YouTube.

Scholarships To Be Awarded At Close of Competition

Thirty (30) one-thousand (\$1,000.00 CDN) scholarships will be awarded to thirty (30) Servus Young & Free Scholarship applicants and will be presented to each recipient by cheque made payable to each of the thirty (30) respective recipients. Winners will be required to provide Servus Credit Union with their Social Insurance Number.

Judging Process

The Competition's Review and Selection Period begins at 12:00 noon Mountain Standard Time (MST) on Wednesday, July 20, 2011 and ends at 12:00 noon Mountain Standard Time (MST) on Friday, August 5, 2011.

All application forms, essay or video submissions, and other documentation will be evaluated by a team comprised of Servus Credit Union employees and based on the evaluation criteria set out below, and whose decisions are final.

The judging criteria will include, but is not limited to, review of each scholarship application to measure:

- Clear demonstration of how you plan to make a difference in the lives of your generation by helping them overcome a common challenge.
- A minimum 70% grade point average in your last academic year.

The recipients of the scholarships will be announced at 2:00 p.m. Mountain Standard Time (MST) on September 1, 2011.

The recipients will be contacted by Servus Credit Union by telephone and/or email before September 1, 2011. Potential recipients who cannot be contacted between August 8, 2011 and August 31, 2011, 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 Competition Sponsors. If a potential scholarship applicant cannot accept the scholarship as awarded for any reason, his or her entry will be forfeited and another eligible entrant may be selected. Any costs associated with accepting the scholarship shall be the sole responsibility of the winner.

In order to be eligible to be awarded the scholarship each recipient must:

- Sign a Declaration of Compliance with Rules and Regulations and an Assignment, Release and Indemnity Form, assigning all rights to the video or essay submission to the Competition Sponsors, including all copyrights and moral rights and releasing The Competition Sponsors, their affiliates and respective advertising and promotions agencies from any liability in connection with The Competition or the scholarships awarded.
- Produce valid identification and, if requested by The Competition Sponsors, proof of age and photo identification.

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

License

By entering The Competition, you irrevocably and exclusively assign all copyright, without limitation of time, place, medium, support or language, in the video or essay to The Competition Sponsors and waive all legal and moral rights to the video or essay in favour of The Competition Sponsors. Accordingly, you acknowledge that The Competition Sponsors will have the unrestricted and exclusive right to use the video or essay 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 Competition Sponsors also have the right to (but are not required to) use your name, image, likeness, age, biographical information and school name in credit along with the video or essay. You confirm that you are the sole author of the video or essay and that you own all rights to it and are able to fully assign all rights to The Competition Sponsors as contemplated above. You agree to compensate The Competition Sponsors should any claims arise out of the use of the video or essay by The Competition Sponsors.

Conduct

By participating in The Competition, each entrant agrees to be bound by The Competition Rules & Regulations, which will be posted and available at www.YoungandFreeAlberta.com/scholarship. Entrants further agree to be bound by the decisions of The Competition Sponsors, which shall be final and binding in all respects. The Competition Sponsors reserve the right, in their sole discretion, to disqualify any entrant found to be: (a) violating The Competition Rules & Regulations; (b) tampering or attempting to tamper with the entry process or the operation of The Competition; (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 Competition may be a violation of criminal and civil laws, and The Competition 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 Competition, you release and agree to indemnify and hold harmless The Competition 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 Competition or receipt or use of any scholarship or prize.

By participating in The Competition, you further agree to indemnify and hold harmless The Competition 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 Competition Sponsors; or (c) your participation in The Competition. The Competition Sponsors shall have no liability for any loss or damage of any videos or essays entered in The Competition or for any other loss or damage resulting directly or indirectly from your participation in The Competition. The Competition 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 Competition; (5) electronic or human error which may occur in the administration of The Competition 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 Competition or from downloading any material. The Competition Sponsors will not be liable to you for any indirect, special, consequential, or punitive damages in connection with The Competition or these Rules and Regulations.

Privacy / Use of Personal Information

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

Termination

If for any reason The Competition Sponsors cannot run The Competition 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 Competition) The Competition Sponsors reserve the right to cancel, modify, extend or suspend The Competition. In that event, The Competition Sponsors may determine the winner from among the eligible entries received up to the time of the impairment, or cancel The Competition. The Competition 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 Competition by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other entrants or

representatives of The Competition Sponsors. The Competition Sponsors reserve the right to modify or cancel The Competition 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 Competition Sponsors, destroying the integrity of The Competition. No liability or responsibility is assumed by The Competition Sponsors, resulting from user attempts to participate in The Competition or if required, download any information necessary to participate in The Competition.

Law

These Rules & Regulations constitute the complete rules and regulations associated with The Competition. The Competition 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 Competition Sponsor. 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 Competition Sponsors in connection with The Competition 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 Competition 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 Competition rules and regulations and disclosures or other statements contained in any Competition-related materials, including but not limited to The Competition 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 decisions of The Competition Sponsors in relation to The Competition will be final and binding.
- The Competition Sponsors reserve the right to disqualify entrants and/or entries that do not comply with these Competition Rules & Regulations.
- The Competition Sponsors will be the sole and final reference source in validating a Prize claim.
- Any inquiries or concerns relating to The Competition should be made in writing and addressed to:

Young & Free Scholarship Program
Servus Corporate Centre
Marketing Department
151 Karl Clark Road
Edmonton, AB
T6N 1H5