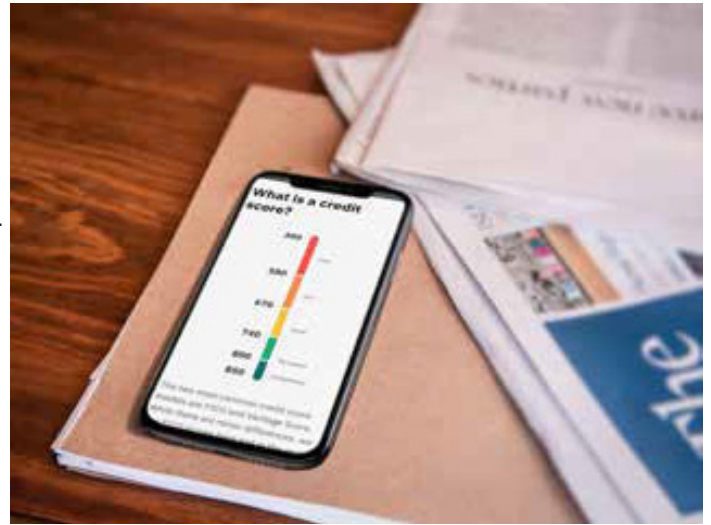


Financial Education Center Monthly Cash Prize Giveaway

1. No purchase is necessary.

2. Eligibility for Promotion: All Palmetto Citizens Federal Credit Union ("Credit Union") Members in good standing, who are not employed by the Credit Union and are not immediate family members of those employed by the Credit Union together with manual entrants as provided herein. Participation is limited to members who are 18 years or older and U.S. residents. By submitting any entry you agree to be bound by these Official Rules. The Promotion period ends on the last day of each calendar month, and applies to entries actually received by the Credit Union up through this date. Employees of the Credit Union and their immediate family members residing in a single household are not eligible. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner will be chosen.



3. Prizes. The Credit Union will award one \$100 cash prize each calendar month.

4. Entry based on each playlist completed by a user in the Palmetto Citizens Financial Education Center received. A maximum of eight entries per per member and email address will be accepted. All other entries will be entered in the drawing to win this prize upon receipt of a written entry on a 3 x 5 piece of paper setting forth the member's name, address, telephone number and member number. One entry per member by mailed in entry; no photocopied or mechanically reproduced entries accepted; and the Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. If there are multiple parties listed on an account, entry will be based on the first party named on the account in question regardless whether the account is a multiple party account; and regardless whether the transactions qualifying for this promotion are actually conducted by said member. To claim the prize, all winners may be required to sign and return a release and an affidavit of eligibility and publicity release to the Credit Union at 1320 Washington Street, Columbia, SC 29201 within 14 days of notification, or prizes will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid and winners are responsible for any applicable taxes or other expenses related to any prize awarded.

5. Void where prohibited by law. All federal, state and local laws and regulations apply.

6. By accepting a prize, a winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without additional compensation.

7. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of any prize in this promotion.

8. Release of Claims: All winners, members of any winners household, relatives and persons who use any prize awarded by Palmetto Citizens Federal Credit Union, and such persons heirs, assigns, executors, and administrators release and exempt Palmetto Citizens Federal Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, chooses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.

9. The name of the prize-winners may be posted at all Credit Union branches, website and social media accounts. It may also be posted in the Credit Union's monthly newsletter or other information resources.

10. Winners will be selected in a random drawing from among the eligible entrants received by by the tenth day of the following month. The selection of all prize winners hereunder will be final. Odds of winning depend upon the number of entries received.