



PO Box 186, E. Syracuse, NY 13057
E-Mail: beacon@beaconfederal.com
www.beaconfederal.com

Phone: (315) 433.0111
Fax: (315) 431.9514
Toll Free: 1.888.256.3800

Beacon Sweepstakes Official Rules

NO PAYMENT OR OBLIGATION NECESSARY TO ENTER OR CLAIM A PRIZE.

Non-Payment and Payment Entries have an Equal Chance of Winning.

1. Eligibility: Must be legal resident of the U.S. and 18-plus years of age as of 8/04/08. Employees of Beacon Federal and the immediate families (spouse, and parents, children and siblings, and their respective spouses regardless of where they live) and individuals living in the same households, whether related or not, of the above, are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

2. To Enter: The Sweepstakes begins 8/04/08 and ends on 8/31/08 ("Promotional Period"). There are 2 ways to enter during the Sweepstakes Period:

Automatic Entry: An eligible Beacon Check cardholder automatically receives 1 entry for each eligible Check card purchase made with his/her Beacon Check Card during the Promotional Period and processed as a CREDIT purchase through Visa U.S.A. Inc.'s transaction-processing system are eligible for automatic entry. Such entry will be deemed to have been submitted by the primary cardholder. Cash advances, balance transfers, non-U.S.-dollar purchases and purchases authorized by entering a PIN (personal identification number)s are excluded from automatic entry. Visa cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry.

By Mail: print name, address, and day and evening phone #s on an 8½" x 11" page, and mail to: Beacon Check Card Sweepstakes, PO Box 186, E. Syracuse, NY 13057. All entries must be received by 8/31/08. Enter as often as you wish; limit 1 entry per stamped envelope. No mechanical reproductions or other automated means of entry permitted. All entries become the property of Beacon and will not be returned. Tax payer identification number required before payment to selected winner.

3. Drawings: Potential winners will be selected weekly on Tuesday (8/12/08, 8/19/08, 8/26/08, 9/02/08) in a random drawing from among all eligible entries received (transactions and mail-ins). One winner will be randomly chosen for each Beacon Federal branch location per week. Winners will receive a credit to their account (from which the transaction was made) of the selected transaction amount up to \$100, within 14 days of winning. Winners with e-statements will receive a credit to their account (from which the transaction was made and receives Beacon e-statements) of the selected transaction amount, doubled up to \$200, within 14 days of winning. Mail-in winners will receive payment by check, mailed on 10/01/08, in the amount of the average of all possible payouts during that week. There will be a one-time random drawing on 9/2/08 of all newly opened (opened during promotional period) Beacon Check Cards to receive \$250. Limit of one prize per person or household.

4. Notification: Potential winners will be notified by phone and will be required to complete and sign an Affidavit of Eligibility and Liability Release, and where legal, a Publicity Release, all of which must be returned within 14 days from prize notification date. In the event that we cannot contact you by phone you will be notified by US mail at the address on your account. In the event of non-compliance with these rules, or if the prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and, at Sponsor's discretion, awarded to an alternate winner. By entering the Sweepstakes, entrants agree to the use by Beacon of their names, cities and states of residence and photographs/likenesses for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification, or permission, except where prohibited by law. Upon request, winners must consent to such in writing.