

Official Rules –A Million & More Sweepstakes

NO PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING; NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. Eligibility: Sweepstakes is open to legal residents of the fifty (50) United States and the District of Columbia and Guam who are 18 years of age or older as of October 1, 2009 and who, between October 1, 2009, to December 31, 2009 are cardholders in good standing enrolled in the rewards Point program with one of the participating FIBA member financial institutions (“Participating Financial Institutions”). Employees of Sponsor, Administrator (as defined in paragraph 10) and Participating Financial Institutions, and their parent companies, subsidiaries, affiliates, and advertising and promotions agencies, and their immediate families (spouse and parents, children and siblings, and their spouses), and individuals living in the same households of such employees are ineligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating, entrants agree to these Official Rules and accept decisions of the Sponsor as final. Void in Puerto Rico and where prohibited by law.

2. To Enter: The Sweepstakes runs from October 1, 2009 to December 31, 2009 (“Promotion Period”). Eligible participants with accounts in good standing at the time of statement production for the months of October, November and December 2009 will automatically receive one (1) entry in the Sweepstakes each month, for a total of three (3) possible entries. Eligible participants also will earn one (1) additional entry for each purchase transaction that earns reward Points during the Promotion Period, effective on the date the purchase transaction is posted to an eligible card account. In the event of a dispute over the identity of an entrant, the entry will be deemed as entered by the name of the primary cardholder listed on the card account on the date the entry was earned.

3. To Enter Without Purchase or Obligation: Hand-print your name, address, city, state, zip, day and evening phone numbers, and the words “A Million & More Sweepstakes” on a blank 3” by 5” card, and mail in a stamped #10 envelope to: Fidelity National Card Services, Inc., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: A Million & More Sweepstakes. Mail-in entries must be postmarked by December 31, 2009 and received by January 7, 2010. Enter as often as you wish; however, only one entry per postmarked envelope will be accepted. No mechanical reproductions permitted.

4. Drawing: On or about January 12, 2010, independent judges, whose decisions are final and binding, will conduct a random drawing from all eligible entries.

5. Prizes: Odds of winning depend on the number of eligible entries received during the Promotion Period. Grand Prize Winner (1) will choose one of the following two prize options: (a) 1,000,001 reward Points; or (b) a 3 day/2 night trip for 2 people to Chicago, IL and opportunity to participate in the “Warehouse Dash.” The “Warehouse Dash” consists of: Roundtrip coach airfare for 2 to Chicago, IL, from major gateway airport nearest winner’s residence (as determined by Sponsor); hotel accommodations for 2 nights for 2 people in a standard room at a Downtown Chicago Marriott hotel; meal expenses for 2 people between time of arrival and departure in Chicago (maximum \$300 per person, \$600 total); transportation (pre-arranged ground transportation) between airport and hotel, and between hotel and prize warehouse; opportunity to select merchandise item(s) during a timed 60-second “dash” in a stocked prize warehouse; and costs for shipping selected merchandise items to winner’s residence. “Warehouse Dash” will include merchandise available from the rewards Point redemption program, in each merchandise category. “Warehouse Dash” participant (and companion) have 30 minutes to strategize and 60 seconds to select and add to their shopping carts any merchandise item(s) available in stocked prize warehouse. Participant wins all items in cart at end of timed 60 second period. Travel to Chicago must be made through Sponsor’s agent (on a carrier of Sponsor’s choice) at least 30 days prior to travel. Exact dates may be determined by Sponsor, and winner must be able to travel on dates specified by Sponsor, or prize may be forfeited and, at Sponsor’s discretion, awarded to an alternate winner. Certain travel restrictions and black out periods may apply. If winner resides within a 100-mile radius of destination, ground transportation may be awarded in lieu of air transportation and no compensation or substitution will be provided for difference in prize value. All costs and expenses not included in prize description will be the responsibility of the winner, including, without limitation, additional ground transportation, telephone charges, and gratuities. Winner and companion must travel together on the same itinerary. Winner and companion are responsible for obtaining any travel documents necessary for trip. Travel companion(s) must each execute and return a liability/publicity release prior to travel and a parent/legal guardian must sign the same for any minor. If any travel companion is a minor, he/she must be accompanied by a parent or legal guardian.

Grand Prize Winner (1) will earn 1,000,001 reward Points.

ARV(approximate retail value) : \$10,000 - \$20,000, but varies depending on value of item(s) for which reward Points are redeemed, or, in case of the “Warehouse Dash,” depending on point of departure, dates of travel, and value of item(s) selected in prize warehouse.

First Prize Winners (5) will earn 100,001 reward Points each.

ARV: \$1,000 - \$2,000 (each).

Runner-Up Award Winners (150) will earn 10,001 reward Points each.

ARV: \$100 - \$200 (each).

Bonus Prize Winners (156): All winners of the above-listed prizes will receive an additional award of reward Points in an amount equal to the total number of reward Points the winner earned during the Promotion Period, up to a maximum of 10,001 points (ARV: \$0 - \$200).

ARV varies depending on value of item(s) for which reward Points are redeemed, and, in case of the “Warehouse Dash,” depending on point of departure, dates of travel, and value of item(s) selected in prize warehouse. Any difference between the ARV listed herein and actual value of prizes will not be awarded. Visit your reward Points Program Website to see how reward Points can be redeemed and categories of items available in “Warehouse Dash.” Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor’s sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value.

6. To Claim Prize: All winners will be notified by mail and will be required to complete and sign an affidavit of eligibility and liability release and, where legal, a publicity release, which must be returned within fourteen (14) days from the date of the prize notification letter. Acceptance of the prize constitutes permission (except where prohibited by law) to use the winner’s name, hometown, and likeness for purposes of advertising, promotion, and publicity in any media without additional compensation. For the Grand Prize and First Prizes, if notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, a second attempt will be made to notify the winner. If the second notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, the prize will be awarded to an alternate winner. For the Runner-Up Awards, if notification letters are returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification letter, the prize will be forfeited and an alternate winner will not be selected.

7. Limitation of Liability: By participating, entrants and winners agree to release and hold harmless Sponsor, Administrator, their affiliated entities, employees, officers, directors, agencies and representatives, from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the Sweepstakes, or possession, acceptance and/or use or misuse of any prize or participation in any Sweepstakes-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. Entrants who do not comply with these Official Rules, or attempt to interfere with the Sweepstakes in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Sweepstakes-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. The winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description. The Sponsor reserves the right to cancel or modify the Sweepstakes if fraud or technical failure compromises the integrity of the Sweepstakes as determined by the Sponsor in its sole discretion.

8. Personal Data & Privacy: All entries become the sole property of Sponsor and will not be returned. Participating Financial Institutions may use data about entrants obtained from the Sweepstakes for marketing purposes. By entering the Sweepstakes, entrant agrees to such use of the personal data.

9. Winners List: For a list of prize winners, send a self-addressed, stamped envelope after April 15, 2010 and before May 15, 2010 to: Fidelity National Card Services, Inc., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: *A Million & More* Sweepstakes – Winners List.

10. Sponsor: This sweepstakes is sponsored by FIBA, P.O. Box 31065, Tampa FL 33631-3065 (“Sponsor”) and administered by Fidelity National Card Services, Inc., 11601 Roosevelt Blvd, St. Petersburg, FL 33716- 2202 (“Administrator”).