

Cash In With Your Camcorder Contest

These Contest Rules & Regulations are specific to the Cash In With Your Camcorder Contest (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 and Free Alberta Program.

Contest Dates:

- Phase 1 (Entry Period) of The Contest begins at 9:00 a.m. Mountain Standard Time (MST) on Wednesday, October 21, 2009 and closes at 11:59 a.m. Mountain Standard Time (MST) on Monday, November 16, 2009. Entries must be received by the Contest Sponsors within this period to be eligible.
- Phase 2 (Public Voting Period) of The Contest begins at 12:00 p.m. (noon). Mountain Standard Time (MST) on Tuesday, November 17, 2009 and ends at 11:59 a.m. Mountain Standard Time (MST) on November 30, 2009.
- Phase 3 (Winners Announced Period) of The Contest will occur at 3:00 p.m. Mountain Standard Time (MST) on December 4, 2009.

Entrant Eligibility:

- The Contest is open to legal residents of Alberta who at the time of contest close are between the age of majority within Alberta and twenty-five years of age. 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, 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.

Video Submission Eligibility:

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

- Be no more than 30 seconds in length.
- Use only the English language.
- Meet all guidelines and criteria imposed by YouTube with respect to videos submitted to YouTube.
- 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 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).

- Comply with the other requirements listed below under the "Video Contents" heading.
- Not promote, depict or refer to any commercial enterprises other than Servus Credit Union or Young & Free Alberta. Nor contain URLs or logos laid over the video footage other than the three supplied screens.
- Not be a video previously submitted as an entry in the Young and Free Alberta Spokester search(es).
- Not contain 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
- Not contain material that infringes another's rights, including but not limited to privacy or intellectual property rights.
- In the event of a dispute, submissions shall be deemed to be submitted by the authorized account holder of the e-mail address associated with the entry (the "Applicant").
- The Contest Sponsors may disqualify any video entry if they determine (in their sole discretion) that the video 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 Contest Rules, will become eligible for Phase Two: Public Voting Period.

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 contest web site at www.YoungFreeAlberta.com by the end of Phase 1 of The Contest period.

By submitting a video to the Contest Sponsors you represent and warrant that you:

- Are the original creator of the video;
- 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 video in connection with The Contest 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 Contest Sponsors for their use and the video, images and ideas shall become the property of the Contest 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.
- 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.

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 Contest Sponsors to copy, display, transmit and otherwise use the video, and you must give the Contest Sponsors the original copy of that consent upon the Contest Sponsor's request.
- Videos that are submitted with inadequate documentation, as determined solely by the Contest Sponsors, will not be eligible for the contest.

Video Specs

- Acceptable formats: AVI, MOV or MPG

Prizes

Two prizes will be awarded including:

- One (1) Grand Prize of two-thousand-dollars (\$2,000.00 CDN), with the potential of the commercial being aired in the local market.

- One (1) Second Place Prize of one-thousand-dollars (\$1000.00 CDN), with the potential of the commercial being aired in the local market.
- A maximum of one (1) entry per eligible contestant can be entered into The Contest.
- The competitor that scores the highest through a combination of peer votes and suitability for commercial use will be eligible as a potential winner for the Grand Prize, with the potential for their commercial to be aired on local television.
- The competitor with the second highest number of votes and suitability for commercial use, will be eligible to win the Second Place Prize.
- All prizes must be accepted as awarded (with no substitutions), and may not be sold or transferred.
- If a potential winner cannot accept the Prize as awarded, his or her entry will be forfeited and another eligible contestant may be selected.
- Any costs associated with accepting the Prize shall be the sole responsibility of the winner.
- The odds of being selected to win one of the prizes is dependent on the total number of eligible entries received and the total number of votes received for entries.
- Eligible entrants as defined above can win a maximum of one (1) of the prizes as outlined above.
- 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 or award the Prizes other than in accordance with these Contest Rules.

How to Enter

- No purchase or entry fees are required to enter or win The Contest.
 - Contest entrants who meet the conditions as outlined in the sections above are eligible to enter The Contest during The Contest period by visiting www.YoungFreeAlberta.com (the "Young & Free Alberta Website") and fully completing an online application form and uploading a video submission.
1. Create your video, and save it on your computer.
 2. 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 "Cash In With Your Camcorder"
 - Tag your video "YoungFreeAlberta"
 3. Register your entry on the official contest page:
 - Visit www.YoungFreeAlberta.com and complete the entry information and follow the directions.
 - You will be required to provide your contact information, the name of your video, your video's unique YouTubeURL and agreement to these Contest Rules.
 - You are solely responsible for ensuring that all information is up-to-date and accurate.
 4. Get votes! Tell everyone to watch your video on the website during the public voting period during Phase Two of The Contest, and encourage them to vote for it.

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.

The Contest Sponsors are not associated with YouTube. You must comply with YouTube's terms of use, and the Contest Sponsors will not be liable to you regarding your use of (or inability to use) YouTube.

Entry, Voting and Judging Process

Phase One: Entry Period

The contest entry period begins at 9:00 a.m. Mountain Standard Time (MST) on October 21, 2009 and ends at 11:59 a.m. MST (Mountain Standard Time) on Monday, November 16, 2009. Submissions received after that time will not be eligible for Phase Two: Voting Period.

Phase Two: Public Voting Period

The Public Voting will begin at 12:00 p.m. (noon) Mountain Standard Time (MST) on Tuesday, November 17, 2009 and run through until 11:59 a.m. Mountain Standard Time (MST) on November 30, 2009. The public may vote for their favourite video entry by following the instructions on the contest website. Voting will be open to the general public, but there is a limit of one vote ballot per person. If the Contest Sponsors discover that an individual has voted more than once for the same video, the Contest Sponsor may disqualify some or all of that individual's votes using the Contest Sponsors' sole discretion.

All application forms and video submissions will also be evaluated by a team comprised of Contest Sponsor employees from a range of business backgrounds, based on the evaluation criteria set out below, and whose decisions are final.

The criteria for judging the submissions to determine suitability for commercial use will be:

- Creativity / Originality – how are you delivering your message - 25%
- Authenticity – Are you speaking with sincerity - 25%
- Information / Inspiration – does your submission make a compelling case to viewers – 25%
- Content / Overall Presentation – what is the overall impact - 25%

Phase Three: Selection of the Winner(s)

The first and second place winners will be announced on the Young & Free Alberta website at 3:00 p.m. Mountain Standard Time (MST) on December 4, 2009. Winners will be contacted by the Contest Sponsors by telephone on December 4, 2009. Potential winners are determined by a combination of peer votes and suitability for commercial use. Potential winners who cannot be contacted during this time, despite customary diligent efforts, will be disqualified and the finalist with the next highest score will be contacted. The initial selected potential winner will be disqualified and will have no recourse towards the Contest Sponsors.

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 the video 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 Sponsor, proof of age and photo identification.
- Correctly answer (un-aided) a time-limited, mathematical, skill-testing question to be administered by the Contest Sponsors.

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

License

By entering a video in the contest, you waive all rights you may have with respect to the video, including all moral rights and rights of personality, publicity or privacy, and you grant to the Contest Sponsors the unrestricted, royalty-free, perpetual, irrevocable, worldwide license (but not the obligation) to use, reproduce, communicate, modify and display the video (in whole or in part) for any purpose without any fee or other form of compensation, and without further notification or permission, including without limitation the following purposes:

- publishing it in an electronic form on the Young & Free Alberta website
- reproducing, publishing, communicating and displaying some or all of the video as part of The Contest or otherwise;
- identifying you by name as the owner of the video;
- judging the contest;
- displaying the winning entries in The Contest; and
- for the Contest Sponsors' marketing purposes, including to advertise The Contest, future contests, and products and services.

Modifications

You grant to the Contest Sponsors the unlimited right: (i) to edit or modify your video in any manner, including by adding visual or aural effects or other elements; and (ii) to use, adopt and modify any or all portions of your video in combination with other materials. When editing or modifying your video, the Contest Sponsors will use commercially reasonable efforts to maintain the original essence of the video.

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.YoungFreeAlberta.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.

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; (b) any misrepresentation you make under these rules 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 videos entered 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.

Privacy / Use of Personal Information

By participating in The Contest, entrant: (a) grants 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 Winners; (b) grants 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 Sponsors 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 Sponsors 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 Sponsor may award prizes at random from among the eligible entries received up to the time of the impairment, or award no prizes.

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.

Law

These Contest 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 Contest Rules 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 Contest Rules or the rights and obligations as between the entrant 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, prizes or these rules 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 disclosures or other statements contained in any contest-related materials, including but not limited to The Contest entry form, or point of sale, print or online advertising, the terms and conditions of these Contest Rules shall prevail, govern and control.

General Rules

- The Contest Sponsor 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:
Cash In With Your Camcorder Contest
c/o Servus Credit Union
#212, 8721 82 Avenue
Edmonton, AB T6C 0Y9