

**LIGHTS, CAMERA, SAVE! VIDEO CONTEST  
OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.**

**ELIGIBILITY.** The Lights, Camera, Save! Video Contest (the “Contest”) is open to legal residents of the fifty (50) United States and the District of Columbia who live in the United States or the District of Columbia and are between ages thirteen (13) and eighteen (18) as of October 1, 2011. Children of employees and their immediate family and household members (whether or not related) of The American Bankers Association Education Foundation (“Sponsor”), American Bankers Association (“ABA”), any participating financial institution (“PFI”), and any of their affiliates, subsidiaries, independent contractors, officers, directors, advertising and promotion agencies, and all other entities or individuals associated with the development, administration, or fulfillment of this Contest (collectively, the “Contest Entities”) are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply.

**CONTEST PERIOD.** Contest begins at 8:00:00 a.m. Eastern Time (“ET”) on October 1, 2011 and ends at 11:59:59 p.m. ET on November 1, 2011 (the “Contest Period”).

**HOW TO ENTER.** All entries must be received in the manner described in the official entry packet during the Contest Period to be eligible for prizes. Obtain an official entry packet from a PFI and review and follow the instructions in the packet to enter the Contest. You can participate in the Contest by: (1) submitting at your local PFI, if you are not a minor, or (2) having your parents or legal guardians submit at your local PFI, if you are a minor: (1) an original video that conforms to the “Submission Requirements” noted below (“Video”), and (2) a completed entry packet (entry form and Affidavit or Parent/Guardian Affidavit of Eligibility and Liability Release). PFIs may elect to accept Videos that are posted on YouTube.com. The entry form in the official entry packet will state whether your PFI will accept Videos that are posted on YouTube.com. Even if your PFI accepts Videos that are posted on YouTube.com, you must still submit a completed entry packet to your PFI.

An unlimited number of PFIs may participate in the Contest; however, Sponsor cannot guarantee that each state and the District of Columbia will have at least one (1) PFI participating in the Contest. There is no limit to the number of entries at each PFI. **Prior to entering the Contest, entrants (if not minors in their legal state of residence) or parents or legal guardians of minor entrants must acknowledge that they agree: (1) to their/their child’s entry in the Contest, and (2) that the Contest Entities shall have a license (discussed further in the “Use of Videos and Entry Information” section below) in and to their/their child’s submitted Video (including all material embodied therein) immediately upon submission.**

**SUBMISSION REQUIREMENTS. Limit one (1) Video per entrant. Submission of multiple Videos by or on behalf of the same entrant will result in ineligibility with respect to all Videos by or on behalf of that entrant.** Videos should seek to inspire and educate young people to become lifelong savers, keeping in mind the “Judging Criteria” section below.

Each Video submitted in connection with the Contest must be: (1) in English; (2) no more than (90) seconds in length; and (3) the entrant’s original work.

Videos must not: (1) have ever been previously published; (2) infringe upon any rights of any third party including, without limitation, copyright, trademark, and rights of publicity and/or privacy; (3) copy, incorporate, or include music or video from any movies, commercials, radio, television, or the Internet, unless the entrant is the lawful copyright owner of such music; (4) be or contain any content that is or may be perceived as violent, immoral, defamatory, derogatory, offensive, illegal, sexually suggestive, obscene, or similarly inappropriate, or that represents Sponsor, Contest Entities, or any financial institution in a negative way or in any manner not consistent with their brand and/or reputation, as may be determined in Sponsor’s sole and absolute discretion; (5) contain, include, or encourage images or activities that are dangerous, unsafe, or present unreasonable risk of harm to person or property; (6) suggest or imply to any person to undertake any dangerous, unsafe, or unduly risky activity, as may be determined in Sponsor’s sole and absolute discretion; (7) be dangerous or unsafe to make or produce; (8) contain any mention, discussion, logo, trademark, service mark, storefront, trade dress, mascot, photograph, or other image of any business or company, other than Sponsor or the American Bankers Association (as more particularly provided below); and (9) contain any names or private and/or sensitive information about the entrant or anyone else.

Such inappropriate Videos are strictly prohibited, and any Video in violation of the above requirements and restrictions will be deemed void.

Videos do not have to include any people, but if a Video includes anyone other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents or legal guardians must have received each person's permission to submit the Video for the Contest prior to submitting the Video. By submitting a Video that includes pictures or images of any people other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents or legal guardians represent and warrant to Sponsor that said entrant or parents or legal guardians of minor entrants have obtained express permission of such people to submit a Video including their likeness or image to Sponsor in connection with this Contest, with the understanding that upon submission to Sponsor, Sponsor and the Contest Entities have a license (as discussed in the "Use of Videos and Entry Information" section below) in and to the Video. Contest Entities shall consider the entrant to be the person who submits a Video and accompanying entry packet, regardless of how many other individuals appear in a Video.

By submitting a Video in the Contest, each entrant and, if the entrant is a minor, his/her parents or legal guardians represent and warrant that the above requirements have been met. Failure to satisfy these requirements, as determined in Sponsor's sole and absolute discretion, may result in ineligibility with respect to all Videos submitted by or on behalf of that entrant, as determined in Sponsor's sole and absolute discretion.

**GENERAL RULES.** Once a Video has been submitted in connection with the Contest, an entrant or those acting on behalf of an entrant may not during the Contest Period distribute, disseminate, sell, use, license, or post the Video or any copies thereof in any medium (including other Internet sites, with the exception of YouTube.com, as discussed in the "How to Enter" section above) without the prior express written consent of Sponsor. Additionally, Videos cannot be entered in other contests or promotions. Sponsor, Contest Entities, and Releasees (as defined below) shall not be responsible for non-conforming, lost, late, incomplete, inaccurate, delayed, undelivered, misdirected, or illegible entries or Videos (or any component thereof) or for inaccurate entry information, whether caused by Sponsor or participant or by any computer, technical, or human error or malfunction that may occur in the processing or judging of Videos, the administration of this Contest, or in the announcement of prizes. Additionally, Sponsor, Contest Entities, and Releasees (as defined below) shall not be responsible for incorrect or changed URLs concerning Videos posted on YouTube.com. Incomplete and/or duplicate Videos are not permitted and will be deemed void. The use of any device to automate the entry process is absolutely prohibited, and any such entries shall be void. Sponsor reserves the right, in its sole and absolute discretion, to void suspect Videos or entries or to modify, cancel, terminate, or suspend the Contest should a virus, bug, or other cause corrupt or impair the administration, security, or integrity of the Contest.

**USE OF SPONSOR'S INTELLECTUAL PROPERTY.** For the sole purpose of participation and entry in this Contest, Sponsor grants each entrant a non-exclusive, royalty-free license to use only the copyrighted material owned by Sponsor and/or ABA in the creation of the entrant's Video, subject to the entry restrictions and guidelines contained in these Official Rules. Sponsor's copyrighted material that is eligible for this license is available on the following websites: [www.aba.com/ABAEF/default.htm](http://www.aba.com/ABAEF/default.htm); [www.teachchildrentosave.com](http://www.teachchildrentosave.com); and [www.getsmartaboutcredit.com](http://www.getsmartaboutcredit.com). This license extends only to Videos that Sponsor or PFIs receive in accordance with these Official Rules. This license does not extend to Videos created in connection with this Contest, but not submitted to Sponsor or PFIs in accordance with these Official Rules. The TEACH CHILDREN TO SAVE Piggy Bank®, the ABAEF® design logo, and the name and stylized "ab" logo® of American Bankers Association are registered trademarks/service marks of ABA and are not authorized for any use by any participant or entrant in the Contest. Use of any other trademarks, copyrights, and other intellectual property owned by Sponsor and/or ABA, not otherwise specified above, in Videos or in any other form or media not submitted to Sponsor in connection with this Contest and in accordance with these Official Rules constitutes an unauthorized use and infringement of the intellectual property rights of Sponsor and/or ABA. Sponsor and ABA hereby reserve all rights and remedies available to Sponsor and ABA at law or in equity to enforce these Official Rules, including, but not limited to, the enforcement of any trademark, copyright, and other intellectual property rights owned by Sponsor and/or ABA.

**USE OF VIDEOS AND ENTRY INFORMATION.** By entering this Contest and submitting a Video, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), as a condition of participation in the Contest: (a) grants a royalty-free, perpetual, and irrevocable worldwide license, regardless of subsequent assignment or ownership change, exclusive to Sponsor, PFIs, and Contest Entities (except for the limited rights accorded to YouTube.com through its Terms of Use, if a Video is posted on YouTube.com), to use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from and otherwise show and use

(unless prohibited by applicable law) the Video (including all material embodied therein), in any way or in any media or form, now or hereafter known or developed, in whole or in part, for trade, advertising, promotional, marketing, commercial, trade, or other purposes as Sponsor determines, in its sole and absolute discretion. Neither entrants nor minor entrants' parents and/or legal guardians shall have a right of notice, review, or approval of any such use of the Video and/or entrant's name. Each entrant and minor entrant's parent or legal guardian: (a) upon request by Sponsor, PFIs, Contest Entities, or their agents or representatives, shall sign any documents for such purpose; (b) acknowledges and agrees that the Video (or any part thereof) and/or the entrant's name may be used in whole or in part, alone or in combination with other works, and that the Video may be changed, altered, edited or modified or used in any other manner, as solely determined by Sponsor; and (c) warrants and represents that entrant has received all rights, releases, and permissions that may be necessary from any individual appearing in a Video and from the videographer of the Video to grant this license for the use of the Video as stated.

**JUDGING CRITERIA.** All Videos shall be judged based on the following equally-weighted criteria: (1) for creativity (Video should be creative and unique); (2) for message (the content covered in the Video should be relevant and/or support the value in saving); and (3) for presentation quality (clear sound, clear images, steady vs. shaky, etc.). In the event of a tie in the Preliminary and/or National Rounds (discussed below), Videos shall be rated on an additional category by the same panel of judges based on "overall impression." The rating for the "overall impression" category shall be based on a scale of one (1) to ten (10) with one (1) being the lowest score and ten (10) being the highest score. The tie shall be broken and awarded to the highest cumulative score of the "overall impression" category rating from all participating judges.

#### **SELECTION OF WINNERS.**

Preliminary Round: following the Contest Period, each PFI shall judge all eligible Videos submitted at its location based on the "Judging Criteria" section above and select one (1) winning Video.

National Round: the winning Video from each PFI shall be entered into the National Round of the Contest. Sponsor shall select the panel of judges for the National Round, and the panel shall select the following winners based on the "Judging Criteria" section above: Grand Prize, Second Place, and Third Place (individually, a "Winner" and collectively, "Winners").

**PRIZES.** One (1) Grand Prize Winner will receive a U.S. Series I Savings Bond with a maturity value of \$3,000 (Approximate Retail Value ("ARV") \$3,000). One (1) Second Place Winner will receive a U.S. Series I Savings Bond with a maturity value of \$1,500 (ARV \$1,500). One (1) Third Place Winner will receive a U.S. Series I Savings Bond with a maturity value of \$500 (ARV \$500) (individually, a "Prize" and collectively, "Prizes").

**SELECTION OF WINNERS.** Winners of the Preliminary Round will be selected on or about December 16, 2011 based on the criteria in the "Judging Criteria" section above. Each PFI will notify the Winner from its location via the telephone number provided by Winner in his/her entry packet. Winners of the National Round will be selected on or about January 27, 2012 based on the criteria in the "Judging Criteria" section above. Preliminary and National Round Winners do not have to be present at the Winners' selection.

**HOW TO CLAIM PRIZES.** On or about March 1, 2012, Sponsor will notify via telephone and/or email each PFI from where the Winners' Videos originated. Sponsor will then reasonably attempt to notify the Winner (if not a minor) or parent or legal guardian of each Winner (if a minor) of his/her or his/her child's winning status via the telephone number and/or mailing address provided in his/her entry packet. If the Winner (if not a minor) or parent or legal guardian of a Winner (if a minor) does not respond to the contact attempt within five (5) business days, or if the Winner (if not a minor) or parent or legal guardian of a Winner (if a minor) declines a Prize, Sponsor will select another Winner, at and in a manner to be determined in Sponsor's sole and absolute discretion. Each Winner (if not a minor) or each minor Winner's parent or legal guardian must confirm his/her or his/her child's eligibility and accept the Prize on his/her or his/her child's behalf. To accept and receive a Prize, Winner (if not a minor) or a parent or legal guardian of a minor Winner must complete, sign, and return an Affidavit of Eligibility ("Affidavit") and, where lawful, Liability/Publicity Release ("Release") (collectively, "Affidavit and Release") within five (5) business days of receipt. If the indicated forms are not signed and returned by the time indicated on the documents, or if a Winner does not meet the eligibility criteria, or is otherwise unwilling or unable to comply with these Official Rules, or cannot be contacted by March 15, 2012, an alternate Winner may be selected at and in a manner to be determined in Sponsor's sole and absolute discretion.

**PUBLICITY.** Unless prohibited by law, participation in the Contest constitutes each entrant's and, if the entrant is a minor, his/her parent or legal guardian's consent for Sponsor to use each parent or legal guardian's name (if the entrant is a minor) and the entrant's name, age, hometown, and state of residence for Contest or promotional purposes in any media now known or later developed, without payment or consideration to the entrant or his/her parent(s) or legal guardian(s).

**PRIVACY.** Sponsor will collect personal data from entrants and parents or legal guardians of minor entrants when they enter this Contest, and this information will be used for the purposes of administering the Contest, publicizing the Contest, and other promotional purposes that benefit Sponsor.

**GENERAL CONDITIONS.** By participating in this Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) agrees to be bound by these Official Rules and the decisions or interpretation of Sponsor regarding the Official Rules, which are final and legally binding in all respects. In the event that a Prize cannot be awarded for any reason or a Winner is not capable of redeeming a Prize for any reason, Sponsor shall not be obligated to award any Prize, and Sponsor reserves the right, in its sole and absolute discretion, whether or not to substitute a Prize (or portion of a Prize) with a prize of comparable or greater value or cash value. If, for any reason, more than the stated number of Prizes are available and/or claimed, Sponsor reserves the right to award the Prizes in such category by random drawing from among eligible Prize claimants in such Prize category or in a manner to be determined by Sponsor in its sole and absolute discretion. Non-compliance with these Official Rules may result in disqualification. An individual is not a Winner until he/she and his/her parent(s) or legal guardian(s), if Winner is a minor, have fully complied with these Official Rules. No transfer, assignment, cash redemption, or substitution of a Prize is permitted. Prizes are not exchangeable for cash, merchandise, or services.

**GENERAL RELEASE AND WAIVER OF CLAIMS.** By entering the Contest and/or accepting a Prize, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) (for himself/herself and his/her heirs) hereby releases Sponsor, Contest Entities, and all of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, and all of their respective directors, officers, governors, employees, shareholders, and agents (collectively, the "Releasees") from any and all liability, loss, harm, damage, cost, expense, or claims including, but not limited to, third party claims based on: (a) publicity and/or privacy rights, defamation, and intellectual property associated with the entrant or Winner's participation in the Contest, redemption of any Prize in connection with the Contest, and/or use or misuse of any Prize in connection with the Contest, including, but not limited to, all reasonable counsel fees and court costs incurred, property damage, personal injury, and/or death; (b) anything related to the production, promotion, or execution of the Contest (or participation therein), including preemption, cancellation, or rescheduling; and (c) anything that may occur in connection with acceptance and/or use of the Prizes or while participating in the Contest, even if caused or contributed to by the negligence of Releasees.

**LIMITATIONS OF LIABILITY.** Neither Sponsor nor any other Releasee shall be responsible for lost, late, incomplete, stolen, misdirected, illegible, or incomplete entries. Neither Sponsor nor any other Releasee shall be responsible for any incorrect or inaccurate information, whether caused by Sponsor, Releasees, entrants, tampering, or by any of the equipment or programming associated with or utilized in the Contest, and neither Sponsor nor any Releasee shall assume responsibility for any error, omission, defect, theft, destruction, or unauthorized access to the materials related to the Contest. Sponsor reserves the right, in its sole and absolute discretion, to disqualify any individual found to be tampering with the entry process, the voting process, or the operation of the Contest; to be acting in violation of these Official Rules; or to be acting in a non-sportsmanlike or disruptive manner, or with intent or apparent intent to annoy, abuse, threaten, embarrass, harm, or harass, in any way, any other person. If for any reason the Contest is not capable of running as planned by reason of, but not limited to, business or market circumstances, force majeure, public health concerns, tampering, unauthorized intervention, actions by entrants or entrants' parents or legal guardians, fraud, or any other causes which, Sponsor in its sole and absolute discretion, deems could corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, or the Contest is otherwise not capable of running as planned, Sponsor reserves the right, in its sole and absolute discretion, to cancel, terminate, modify, or suspend the Contest. If such malfunction, error, disruption, or damage occurs, and it impairs the administration, security, fairness, integrity, or proper play of the Contest, Sponsor may, in its sole and absolute discretion, suspend or terminate the Contest or any portion thereof by posting a notice on its website or at PFIs locations. If the Contest or any portion of the Contest is terminated before the end of the Contest Period, Sponsor will select Winners or the remaining Winners from all eligible entries received as of the termination date of the Contest. IN NO EVENT WILL SPONSOR OR ANY RELEASEE BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, CLAIMS, ACTIONS, DAMAGES, LOSSES, OR LIABILITY OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES

RESULTING FROM OR ARISING FROM PARTICIPATION IN, OR THE PRODUCTION, PROMOTION, OR ADMINISTRATION OF, THE CONTEST, OR ACCEPTANCE, POSSESSION, USE, MISUSE, OR NONUSE OF A PRIZE THAT MAY BE AWARDED. WITHOUT LIMITING THE FOREGOING, ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS. ANY ATTEMPT BY A PARTICIPANT, A PARTICIPANT'S PARENT OR LEGAL GUARDIAN, OR ANY OTHER INDIVIDUAL TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD ANY SUCH ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

**MISCELLANEOUS.** Each entry and Video is subject to verification by Sponsor. Acceptance of a Prize constitutes permission for Sponsor and its designees to use participant's name, Video, photograph, image, likeness, and/or statement in any manner and in any medium for purposes of advertising and trade without additional compensation, authorization, or remuneration, except where prohibited by law. Participation in the Contest constitutes agreement and acceptance of these Official Rules. Entrants and, if applicable, their parents and legal guardians hereby waive any right to claim ambiguity in these Official Rules.

**VENUE AND APPLICABLE LAW.** This Contest will be administered in the District of Columbia, and by participating, all entrants and, if applicable, their parents and legal guardians agree that: (a) the laws of the District of Columbia will apply exclusively to this Contest, and (b) any dispute with respect to this Contest will be resolved exclusively in the federal courts located in the District of Columbia.

**DISCLOSURE OF WINNERS.** For a disclosure of Winners, send a self-addressed, stamped envelope for receipt by September 15, 2012, to:

**The American Bankers Association Education Foundation  
1120 Connecticut Avenue, NW  
Washington, DC 20036  
Attn: Lights, Camera, Save! Video Contest**

**SPONSOR:** The American Bankers Association Education Foundation (the "Sponsor").

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