

Official Rules –Free Payments for a Year (“Sweepstakes”)

NO PURCHASE NECESSARY. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. SWEEPSTAKES OPEN ONLY TO WESTERN FEDERAL CREDIT UNION MEMBERS. VOID WHERE PROHIBITED BY LAW.

1. How to Enter: The “Free Payments for a Year” Sweepstakes begins at 12:00:01 am (PT) on March 1, 2008 and ends at 12:00:00 pm midnight (PT) on May 31, 2008 (“Promotional Period”). This Sweepstakes consists of three (3) monthly drawings. To enter the Sweepstakes during the promotional period, an eligible Western Federal Credit Union (“Sponsor”) member in good standing must be approved and fund a vehicle loan during the Promotional Period or submit an entry by mail. Loans approved during the Promotional Period but funded after May 31, 2008 or loans to refinance existing auto loans are not eligible. **To enter by mail**, hand-print your complete name, address, city, state, zip, phone number (including area code) and the words [“Free Payments for A Year”] on a 3"x 5" card, and mail in a stamped #10 envelope, hand printed, to: “Free Payments for a Year”, Western Federal Credit Union, P.O. Box 10018, Manhattan Beach, CA 90267-7518. Mail-in entries will be accepted beginning March 1, 2008. Entries for the monthly drawing must be received by the last business day of each month. One entry per person per month. No mechanical reproductions permitted. Entries become the sole property of the Sponsor and will not be acknowledged or returned.

2. Eligibility: Sweepstakes is open to all Western Federal Credit Union members in good standing who are age 18 or older at time of entry (including former Toyota Federal Credit Union members). Western Federal Credit Union employees and volunteers, their immediate families and persons living in their households, whether related or not, are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. In the event of conflicting law, the law of California will prevail.

3. Odds: The estimated odds of winning a prize for a particular monthly drawing depend on the total number of eligible entries received for that particular monthly drawing.

4. Prizes: Three (3) monthly prizes consisting of 12 monthly payments on the newly funded auto loan (maximum monthly payment of \$500). If the winner has not funded a Western auto loan within the previous 90 days, then \$300 per month for 12 months will be deposited into the winner’s regular share account.

5. Drawing and Notification: Potential winners will be randomly selected in a series of monthly drawings with the first drawing held on or after April 1, 2008 and the last drawing on or after June 1, 2008 from among all eligible entries received by Sponsor. Entries will be eligible for all drawings after entry and limit one prize per member. Winners will be notified by phone at the phone number previously provided by the member, by e-mail at the e-mail address provided and/or by mail. Should a winner decline the prize, an alternate winner may be selected from the remaining eligible entries, at Sponsor's sole discretion. Winner's acceptance of a prize constitutes permission for the Sponsor to use winner’s name, address (city and state only) information and likeness, for advertising/publicity purposes and in all forms of media (including posting on web site), in perpetuity, without further notice to or compensation in connection with said Sweepstakes or the prize awarded.

6. Disclosures: By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless Western Federal Credit Union, its officers, directors, and employees (collectively, “Releases”) from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of the prize that may be awarded. The decision of the judges is final. Winners responsible for all taxes.

7. Rules/Winners List: Official rules and a list of winners are available on the Internet at western.org/freeautopayments.

8. Sponsor: Western Federal Credit Union, 14500 Aviation Boulevard, Hawthorne, CA 90250. **NO PURCHASE NECESSARY.** Open to members of Western Federal Credit Union. Prizes are three (3) sets of 12 monthly auto loan payments (not to exceed \$500 per month) or 12 deposits of \$300 into a regular savings account (if no loan has been funded in the previous 90 days). The total value of the prizes is unknown. The odds of winning a prize depend on the total number of eligible entries received for that particular drawing. Sweepstakes starts March 1, 2008 and ends May 31, 2008. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available at western.org/freeautopayments. Sponsored by Western Federal Credit Union, 14500 Aviation Boulevard, Hawthorne, CA 90250.