

REFER A MEMBER – OCTOBER 1 THROUGH NOVEMBER 16, 2009

TERMS AND CONDITIONS OF REFERRAL PROGRAM & OFFICIAL DRAWING RULES

TERMS AND CONDITIONS OF REFERRAL PROGRAM

The Silver State Schools Credit Union "Refer-A-Member" program is available to existing Silver State Schools Credit Union members. A referral code must be used at the time the new account is opened. Referral must be a new adult member to Silver State Schools Credit Union. Offer expires on November 16, 2009. All accounts are subject to Silver State Schools Credit Union's normal approval process. A minimum opening deposit of \$100 is required for an adult membership account. Silver State Schools Credit Union reserves the right to disqualify any referrals in circumstances where Silver State Schools Credit Union reasonably believes that referrals were not sent to Silver State Schools Credit Union in good faith. Silver State Schools Credit Union employees currently compensated for consumer referrals or direct product sales are not eligible to participate in this program. The value of the referral bonus will be reported to the IRS, state, or local tax authorities, if required by applicable law. The recipient is responsible for any federal, state, or local taxes on this bonus item. This offer cannot be combined with any other offer. Participation in the Refer-A-Member Program carries with it a certification from the referring member that the referring member personally knows the referee(s) and the referrer is not acting as an affiliate marketer for Silver State Schools Credit Union. The referring member can earn up to Five (5) \$25 payments for referrals over the period of the promotion (October 1 - November 16, 2009).

Referrer: \$25 will be deposited to your primary membership savings account within 30 days of your referral opening a new adult membership savings and checking account.

Referee: You must open and fund a new adult membership savings account, along with a checking account, and the accounts must remain open and in good standing. Within 30 days of opening your new accounts, an award in the amount of \$25 will be deposited to your primary membership savings account. You are not eligible for this offer if you were a signer on a Silver State Schools Credit Union account that was closed within the last 12 months.

Four Grand Prize Drawings, each for \$1,000 CASH will be held on November 20th -- two for referring members, two for referred members. No purchase necessary, void where prohibited. Odds of winning depend upon entries received. Winners need not be present to win, and will be notified by phone number on file with Silver State Schools Credit Union. The winners' membership accounts must be open and in good standing on the date the drawing is conducted. Employees and volunteers of Silver State Schools Credit Union, and their immediate family members, are not eligible. Winners are responsible for all applicable taxes and IRS reporting.

OFFICIAL DRAWING RULES

1. Refer a Member drawing opportunity will be offered from October 1 through November 16, 2009
2. NO PURCHASE NECESSARY to enter or win
3. Odds of winning depend upon the number of entries received
4. Drawing is limited to Members of Silver State Schools Credit Union who are at least 18 years old and members in good standing
5. Eligible adult members who open a membership account with checking, and members who referred them, will be entered into the drawing.
6. Optional entry can be made by mailing a postcard with your name, address and phone number to: Silver State Schools Credit Union, Attn: Marketing, PO Box 12037, Las Vegas, NV 89112-0037. Limit one entry per postcard. Limit one entry per person. Mail in entries must be postmarked between 10/1/09 and 11/16/09 and received by date of drawing (November 20, 2009) to be considered eligible. All entries and requests become SSSCU's property and will not be returned or acknowledged. SSSCU is not responsible for lost, late, damaged, misdirected or postage due mail.
7. Prizes will consist of four (4) \$1,000 cash prizes, in the form of a Silver State Schools Credit Union check. Two will be awarded to referring members, and two to referred members.
8. Random drawings will be conducted from among entries received. One winner of \$1,000 will be determined from each drawing.
9. Drawings will be held on November 20, 2009, from all entries received.
10. The winner's membership account must be open on the date the drawing is conducted.
11. Limit one prize per individual.
12. Winners will be notified by phone within three business days of the drawing date.
13. If any winner is found to be ineligible, another winner will be chosen in their place.
14. By accepting a prize, winners consent to the use of their name and photograph for Silver State Schools Credit Union purposes, and will be required to sign a media consent and release form.
15. Employees and volunteers of Silver State Schools Credit Union, and their immediate family members, are not eligible.
16. Winners are responsible for all applicable taxes and IRS reporting.