

Terms & Conditions.

No Purchase Necessary To Enter Or Win.

Eligibility: Promotion open to existing COCARD customers & qualifying new COCARD customers (collectively, "entrant") who are legal residents of the 50 United States or the District of Columbia, 18 years of age or older. COCARD open to companies whose primary business is ongoing generation, transmission, or distribution of electric or gas power, home heating oil, propane gas, water system supply services, or collection/disposal or refuse ("Qualifying Company"). Visit www.mastercard.com/us/merchant/solutions_resources/industry_solutions/utilities.html to determine if your utility is eligible. If entrant has an immediate family member (spouse, parents, children & siblings & their respective spouses) who is employed by MasterCard International Incorporated ("Sponsor"), MasterCard customer financial institutions, Arnold Palmer's Bay Hill Club and Lodge, PGA TOUR Licensed Properties, Inc., Project Support Team, Inc. ("P/S/T"), & each of their respective parent companies, subsidiaries, affiliates, retailers, distributors, officers, partners, partnerships, licensees, sponsors, & advertising/promotion agencies (collectively, "Released Parties"), said entrant is not eligible to participate in this Promotion. Awarding of prizes conditioned upon compliance with Richmond Financial Services LLC, DBA COCARD of Beverly MA ("COCARD") policies governing Trade Promotion participation & with these Terms & Conditions. Void where prohibited. This Promotion is subject to all applicable federal, state & local laws & regulations. How to Enter: Promotion begins at 12:00:01AM Central Time ("CT") on 9/1/08 & ends at 11:59:59PM CT on 12/31/08 ("Promotion Period"). 1) New customers that enroll in & are approved for the MasterCard Utility Industry Program ("MUIP") with COCARD & complete an eligible transaction during the Promotion Period will receive (1) entry & (1) point in the Promotion; & 2) Existing COCARD customers who provide eligible referrals ("Referring Customer") who enroll in, & are approved for, the MUIP with COCARD & complete their first transaction during the Promotion Period will receive (2) entries & (2) points. All conditions must be met to be eligible for entry and/or point award. Entry/point will be awarded to the customer associated with the referred customer referenced on applicable account enrollment. Each eligible COCARD enrollment or referral, as applicable, will count as Promotion entry & Contest point per values described above. Enrollments, referrals and/or transactions received after 11:59:59PM CT on 12/31/08 will be void. Winner Selection: Random Drawing: Grand Prize winner will be selected in a random drawing on or about 1/28/09 from among all eligible entries received by P/S/T, an independent judging organization whose decisions will be final & binding in all matters relating to this Promotion. Odds of winning will depend upon the number of eligible entries received. Contest: The top (3) ranking Referring Customers will be identified on or about 1/28/09 by the designated representative(s) of COCARD based on the highest number of points received by each Referring Customer during the entire Promotion Period. Said top (3) ranking Referring Customers will be declared the (3) First Prize winners, subject to verification of eligibility & compliance with these Terms & Conditions. In the event that a tie between Referring Customers results in more than one Referring Customer having the same rank, a random drawing from among the pool of tied Referring Customers will be conducted to name the applicable winner. Each entrant's rank in the Promotion relative to other entrants will be determined by the number of referrals by said entrant during the Promotion Period. Limit (1) Contest First Prize per entrant. All winners will be notified by telephone and/or mail. Winners must be employed by a Qualifying Company in the Utility Industry at time of entry, winner selection & prize award. COCARD & Released Parties' decisions shall be final & binding in all matters relating to this Promotion. Neither Sponsor, nor anyone acting on its behalf, will enter into any communications with any entrant regarding entries and/or points during the Promotion Period. Each entrant's participation constitutes his/her consent for Sponsor to obtain, use, & transfer his/her name, address & other information for the purpose of administering this Promotion. COCARD & Released Parties are not responsible for lost, illegible, incomplete, inaccurate, late, misdirected, mutilated, or stolen account applications; failure to process applications; failures or malfunctions of phones, phone lines or telephone systems; interrupted or unavailable network, server or other connections, miscommunications, failed computer hardware or software or other technical failures; any error, omission, interruption, defect or delay in transmission or communication; activation and/or transaction processing, or communication, technical or mechanical malfunctions; printing errors appearing within these Terms & Conditions or in any promotion-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; entry and/or point tabulation errors; or other errors or problems of any kind whether mechanical, human, electronic or otherwise. Sponsor reserves the right, in its sole discretion, to void any & all entries and/or points of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Promotion. Prizes: (1) Grand Prize: A 5-day/4-night trip for winner & (1) guest to the 2009 Arnold Palmer Invitational in Orlando, FL between 3/25/09 & 3/29/09 consisting of round-trip air transportation, standard double-occupancy hotel accommodations, ground transportation to/from the airport & the applicable hotel, Welcome Reception, the opportunity for winner & guest to walk inside the Tournament Ropes for (1) round during the Tournament, (2) 2-day grounds passes to the tournament including hospitality on a select day(s) to be determined by Sponsor, & a \$600 MasterCard Gift Card which may be used as spending money. Trip must be taken on dates specified by Sponsor or prize will be forfeited & an alternate winner may be selected. Actual prize value may vary depending on winner's city of departure & final flight itinerary. Sponsor, in its sole discretion, reserves the right to provide ground transportation in lieu of air transportation. Winner will be responsible for all insurance, incidentals, upgrades, gratuities, ground transportation, & some meals other than that described above & for all other expenses not specifically stated herein. If any prize-related activity(s) is canceled or postponed for any reason, travel prize will be awarded less applicable prize-related activity(s) & Sponsor will substitute that activity(s) with an item(s)/activity(s) of equal or greater value as determined solely by Sponsor. Blackout dates & other travel/accommodation/activity restrictions may apply. Guest must be 18 years or older & winner & guest must travel on the same itinerary (Approximate Retail Value "ARV"=\$15,000). (3) Contest First Prizes: (4) tickets to a 2009 professional baseball game designated by Sponsor (ARV=\$720). Minors (if any) must be accompanied to game by their respective parent or legal guardian. Exact seat locations to be determined solely by Sponsor. Winner & guests responsible for transportation to & from game. Prize details not specifically set forth herein are at Sponsor's sole discretion. Total ARV of all prizes=\$17,160. Federal, state, & local taxes & all other expenses not specified herein are each winners' sole responsibility. Miscellaneous: No transfer, assignment, cash redemption or substitution of prizes (or portion thereof) except by Sponsor due to unavailability, & then for a prize (or applicable portion thereof) of equal or greater value. Winners will be required to execute & return a notarized Affidavit of Eligibility, Liability Release & (where legal) Publicity Release within (5) days of issuance of notification. Guests (if considered a minor in his/her jurisdiction of residence, Guest parent or legal guardian) will also be required to sign & return a notarized Liability Release & (where legal) Publicity Release prior to the issuance of prize documents. Noncompliance with any of the foregoing may result in disqualification. If any prize notification letter or prize is returned as undeliverable, winner will be disqualified & an alternate winner may be selected. By participating, entrants agree to be bound by these Terms & Conditions & agree that: 1) COCARD & Released Parties shall have the right & permission to use (unless prohibited by law) their name, voice, city/state of residence, biographical information, photograph, and/or likeness for advertising and/or trade and/or any other purpose in any media or format, online or offline, now or hereafter known without further compensation, permission, or notification; & 2) COCARD & Released Parties & their designees & assigns & all of their respective officers, directors, employees, shareholders, representatives & agents shall have no liability & will be held harmless by entrant for any liability, loss, injury, claim, or damage to themselves or any other person or entity, including without limitation, personal injury, death, or damage to personal or real property, to entrant or any other person or entity due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use, or misuse of a prize (including any prize travel or activity related thereto) or participation in this Promotion.

Winners List: For the winners' names, visit www.fallintosavings.com through 2/25/09.

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