

**Fiserv “Online Bill Pay – Where savings and winning go hand-in-hand”
OFFICIAL RULES**

NO PURCHASE, BANKING RELATIONSHIP OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE, BANKING RELATIONSHIP OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING A PRIZE.

DATES OF PROMOTION: The Fiserv “Online Bill Pay – Where savings and winning go hand-in-hand” (the “Sweepstakes”) begins at 12:01 a.m. Eastern Time (“ET”) on January 31, 2012 and ends at 11:59:59 p.m. ET on March 31, 2012 (the “Sweepstakes Period”).

ELIGIBILITY: The Sweepstakes is open only to persons who are permanent legal U.S. residents residing in any of the fifty (50) United States, the District of Columbia, and Puerto Rico who are of legal age in their respective state of residence, are eighteen (18) years of age or older at time of entry, and who have a unique, personal and valid social security number (each, an “Entrant”). Business entities are not eligible to participate in this Sweepstakes. The Entrants who are selected as the potential grand prize winner (and if verified, the “Grand Prize Winner”) and the potential first prize winner (and if verified, the “First Prize Winner”) must have a unique, personal and valid social security number for Sponsor (defined below) to report the tax liability associated with acceptance of the respective prize. Valid social security numbers will be determined by Internal Revenue Service (“IRS”) requirements as further defined in the “Prize Conditions” Section of these official rules. Employees and their immediate family members (defined as parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not) of Fiserv Solutions, Inc. (the “Sponsor”), and each of the Sponsor’s respective parent companies, divisions, affiliates, contractors, subsidiaries, distributors, sales representatives, retailers, employees of a participating financial institution, and any others engaged in the development, production, execution or distribution of this Sweepstakes, including but not limited to National Sweepstakes Company, LLC (the “Independent Administrator”) and the entities supplying the prizes herein, are not eligible to participate. Sweepstakes is void in U.S. territories and possessions located outside of the fifty (50) United States and the District of Columbia, and where restricted or prohibited by law.

HOW TO ENTER: There are two (2) ways to enter the Sweepstakes as outlined below. **Regardless of the method used to enter the Sweepstakes, either via Online Entry or AMOE or a combination of these two (2) entry methods, the maximum number of entries allowed during the Sweepstakes Period is thirty (30) per bill pay account or person.***

1. **Online Entry:** There are two (2) ways to earn entries into the Sweepstakes via the online method:
 - a) To qualify and earn three (3) entries into the Sweepstakes, end users of participating financial institutions must make a minimum of three (3) online bill payments during the Sweepstakes Period using Sponsor’s online bill payment service.
 - b) End users of participating financial institutions will also earn one (1) additional entry into the Sweepstakes for every additional online bill payment made during the Sweepstakes Period in excess of the minimum requirement of three (3) online bill payments. Limit of twenty-seven (27) additional entries per end user.

***In the event the maximum number of entries received from an individual person are received from bill payments made through multiple participating financial institutions, all of the aforementioned entries shall be applied to the individual drawing for the financial institution at which the first bill payment was made during the Sweepstakes Period up to a maximum of thirty (30) entries.**

To verify that your financial institution is participating in this Sweepstakes, please visit <http://impact.fiserv.com/sweepslocations> and type the name of your financial institution in the search field provided. If your financial institution does not appear on the screen after clicking the “Submit” button, it is not participating in this Sweepstakes and you may enter via the “AMOE” as outlined below.

2. **Alternate Method of Entry (“AMOE”):** On a 3” x 5” card, legibly hand print or type your first name, last name, age, complete address, city, state, zip code, home telephone number (including area code) and email address (if any). Then, locate the sponsor ID number and the corresponding financial institution’s name via one (1) of the following methods (**NOTE: A SPONSOR ID NUMBER AND CORRESPONDING FINANCIAL INSTITUTION NAME IS REQUIRED FOR AMOE ENTRY**):
 - (a) **EXISTING BANKING CUSTOMERS:** If you are already a customer of a participating financial institution but wish to enter the Sweepstakes without making a bill payment, visit <http://impact.fiserv.com/sweepslocations> during the Sweepstakes Period and type the name of your financial institution in the search field provided. Then locate your participating financial institution’s

sponsor ID number (which can be found beside your financial institution's name, which appears on the screen after you click the "Submit" button). Once you have located the sponsor ID number, insert your completed 3" x 5" card into a business size envelope and mail your envelope to: "Online Bill Pay – Where savings and winning go hand-in-hand {INSERT SPONSOR ID# AND CORRESPONDING FINANCIAL INSTITUTION NAME}, 90 Rockwood Place, Rochester, NY 14610." If your financial institution does not appear on the screen after clicking the "Submit" button, it is not participating in this Sweepstakes and you may enter via AMOE as a "Non-Banking Customer" as outlined below.

- (b) NON BANKING CUSTOMER:** If you are not a customer of a participating financial institution and wish to enter the Sweepstakes without making a bill payment or becoming a banking customer, visit www.fiservlocator.co (the "Website") during the Sweepstakes Period, and when prompted, submit your zip code in order to obtain the address to submit your 3" x 5" card. The sponsor ID number and corresponding name of the participating financial institution closest to your place of residence will be included in the mailing address provided online. This sponsor ID number and corresponding financial institution name will be used only for purposes of conducting the individual financial institution drawings as further defined in the "DRAWINGS" section below. Once you have located the sponsor ID number and corresponding financial institution name, insert your completed 3" x 5" card into a business size envelope and mail your envelope to the mailing address provided online.

YOU MUST INCLUDE THE SPONSOR ID# AND CORRESPONDING FINANCIAL INSTITUTION NAME ON THE OUTSIDE OF YOUR ENVELOPE AS INSTRUCTED ON THE WEBSITE) IN ORDER TO RECEIVE ENTRY INTO THE SWEEPSTAKES. All envelopes must be postmarked by March 31, 2012 and received by April 7, 2012 to be considered eligible in the Sweepstakes. **Maximum number of entries allowed during the Sweepstakes period via AMOE is thirty (30) per person.** No mechanically or programmatically reproduced entries are permitted. Sponsor will not verify receipt of entries for Entrants. All entries submitted become the sole property of Sponsor and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, damaged or postage due AMOE entries.

In the event of uncertainty as to the identity of an online Entrant, the Entrant will be deemed to be the holder of the applicable financial institution account accessed in each applicable online bill pay session. In the event there is more than one holder of such account then the first person named on the account shall be deemed to be the Entrant. If neither is applicable or reasonably ascertainable, the entry may be voided altogether by the Independent Administrator in its sole discretion.

DRAWINGS: There will be seventy-one (71) random drawings held for the Sweepstakes conducted by the Independent Administrator whose decisions are based upon its sole discretion and interpretation of these official rules, and are final and binding in all respects. The seventy-one (71) random drawings will be held as follows:

- A) Overall Drawing:** On or about May 7, 2012, the Grand Prize Winner and the First Prize Winner will be randomly selected from among all eligible entries received during the Sweepstakes Period. Odds of winning the grand prize ("Grand Prize") or first prize ("First Prize") are dependent upon the total number of eligible entries received during the Sweepstakes Period.
- B) Second Prize (also known as the "Financial Institution Prize") Drawings:** On or about May 7, 2012, one (1) second prize winner (each, a "Second Prize Winner") will be selected from each participating financial institution. The Second Prize Winner will be randomly selected from amongst all eligible entries received from that particular financial institution. A total of seventy (70) second prizes (each, a "Second Prize") will be awarded. Odds of winning a Second Prize are dependent upon the total number of eligible entries received for each participating financial institution during the Sweepstakes Period.

Potential Grand, First and Second Prize Winners (collectively "Prize Winners") will be notified by phone, email or registered mail upon final determination of all Prize Winners. The Grand Prize Winner and the First Prize Winner will also be required to execute "Required Documents" as outlined in the "Prize Conditions" Section below.

PRIZES:

- A) Overall Drawing Prizes:**

Grand Prize: One (1) Grand Prize of \$10,000 cash in the form of a check will be awarded to the Grand Prize Winner. The total approximate retail value ("ARV") of the Grand Prize is \$10,000.00.

First Prize: One (1) First Prize of \$1,000 cash in the form of a check will be awarded to the First Prize Winner. The total ARV of the First Prize is \$1,000.00.

The total ARV of all Overall Drawing prizes to be awarded is \$11,000.00.

B) Second Prizes (or Financial Institution Prizes):

Second Prize (or Financial Institution Prizes): One (1) Second Prize of \$500 cash in the form of a check will be awarded to the Second Prize Winner selected for each participating financial institution. The ARV of each Second Prize is \$500.00. A total of seventy (70) Second Prizes will be awarded in the Sweepstakes. The total ARV of all Second Prizes to be awarded is \$35,000.

The total ARV of all prizes to be awarded in the Sweepstakes is \$46,000. No prize substitution or cash redemption, except at Sponsor's sole discretion. Prizes are not transferable prior to award. Sponsor reserves the right to substitute a prize of equal or greater value. All taxes on any prize are the sole responsibility of the winner(s). The Grand Prize and First Prize are each taxable as income and the Grand Prize Winner and First Prize Winner are each solely responsible for all applicable federal, state and local taxes. **Limit of one (1) prize per person during the Sweepstakes Period.** No more than the number of prizes set forth in these official rules will be awarded. All prizes will be awarded.

PRIZE CONDITIONS: Except where prohibited, potential Grand Prize Winner and First Prize Winner must sign and return within seven (7) business days of receipt, an affidavit of eligibility/liability/publicity release (the "Release") and an IRS Form W-9 in order to claim his/her respective prize (collectively, the "Required Documents"). If potential Grand Prize Winner and/or First Prize Winner fails to return the Required Documents within seven (7) business days of receiving it, potential Grand Prize Winner and/or First Prize Winner forfeits their right to the respective prize and another winner will be selected. **Potential Grand Prize Winner and First Prize Winner must report income to the IRS. In the event it is deemed during the verification process that potential Grand Prize Winner and/or First Prize Winner does not have a unique, personal and valid social security number for Sponsor to report the tax liability associated with acceptance of the respective prize, potential Grand Prize Winner and/or First Prize Winner will be disqualified and another winner selected from among the remaining non-winning eligible entries received during the Sweepstakes Period. Valid social security numbers will be determined by IRS requirements.** All Prize Winners consent to Sponsor's use of their names, likenesses, biographical information, and voices in advertising worldwide without additional compensation (TN residents will not be required to sign a publicity release as a condition of winning a prize). All prizes will be awarded within six (6) to eight (8) weeks from the date in which all prize winners are confirmed.

GENERAL CONDITIONS: By participating in this Sweepstakes, Entrants agree: [a] to abide by and be bound by these rules and decisions of Sponsor and Independent Administrator which shall be final in all respects relating to the Sweepstakes, including without limitation the interpretation of these official rules; and [b] if a Prize Winner, to the use of their name, voice, image and/or likenesses for advertising, publicity and promotional purposes by Sponsors and Sponsor's subsidiaries and affiliates without notice or compensation of any kind (unless prohibited by law) and to execute specific consent to such use if asked to do so. Should any portion of the Sweepstakes be, in Sponsor's sole discretion, compromised by non-authorized human intervention or other causes which, in the sole discretion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes and conduct the Sweepstakes in a manner which in its sole discretion is fair, appropriate and consistent with these official rules. Notice of such action by Sponsor will be posted on the Website. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries received up to the time of the impairment. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these official rules or in an unsportsmanlike or disruptive manner. Sponsor reserves the right to disqualify or reject any incomplete, inaccurate or false entry. **ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR'S FAILURE TO ENFORCE ANY TERM OF THESE OFFICIAL RULES SHALL NOT CONSTITUTE A WAIVER OF THESE PROVISIONS.** Entry information becomes property of Sponsor. All federal, state and local regulations apply.

RELEASE: By participating in this Sweepstakes, Entrants agree to release and hold harmless Sponsor, and each of its parent companies, respective officers, directors, managers, employees, subsidiaries, affiliated entities, agents, members, shareholders, insurers, servants, guests, divisions, predecessors, successors, representatives, assigns, attorneys, dealers, distributors, advertising, promotion, and fulfillment agencies, including the Independent Administrator, (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt, redemption or use of any prize.

LIMITATIONS OF LIABILITY: The Released Parties do not have any responsibility or liability whatsoever for: (i); unauthorized human intervention in any part of the entry process or the Sweepstakes; (ii) electronic or human error which may occur in the administration of the Sweepstakes or the processing of entries; (iii) any property loss, damage, personal injury, or death, in connection with the prizes provided pursuant to this Sweepstakes and/or any person's participating in the Sweepstakes; (iv) any printing or typographical errors in any Sweepstakes-related materials; (v) stolen, lost, late, misdirected, corrupted, incomplete, or indecipherable entries; or (vi) technical failures of any kind, including but not limited to the malfunctioning of any computer, mobile device, cable, network, hardware or software.

INDEPENDENT ADMINISTRATOR: This Sweepstakes is being administered by National Sweepstakes Company, LLC 693 East Avenue, Rochester, NY 14607.

WINNERS LIST/RULES REQUEST. For a list of the winners or a copy of these official rules, please send a self-addressed, stamped, business size (#10) envelope to: "Online Bill Pay – Where savings and winning go hand-in-hand" (Please specify Winner's List or Rules Request), PO Box 10505, Rochester, NY 14607. Requests must be received by June 30, 2012. Official rules may also be viewed at <http://impact.fiserv.com/sweeprules> during the Sweepstakes Period.

SPONSOR: This Sweepstakes is being sponsored Fiserv Solutions, Inc., 4411 East Jones Bridge Road, Norcross, GA 30092.

This offer shall not be published without the written permission of the Sponsor.