

“Technology has drastically changed banking over the past few years. What changes would you predict for the banking industry over the next few years? What future do you see for paper currency, coins and paper checks? “

Official Contest Rules

Here’s how to enter the contest:

- **Read our Rules & Regulations.** You must agree to the rules and regulation to participate. If under 18, you must have your parent or guardian read it and agree to it as well.
- **Create your video!**
 1. **Size:** Video entries must be 2 to 3 minutes, and no more than 2GB.
 2. **Format:** Videos from digital cameras, camcorders, and phones are all acceptable if they’re in .wmv, .avi, .mov, or .mpg format. Please avoid filming any copyrighted material such as music, logos, etc.
- **Create a YouTube account if you don’t already have one.** You can use a parent’s account if you are under 18, or create your own account with your own email address. Make sure you get your parent’s permission before setting up your account.
- **Upload your video to YouTube.**
- **Submit an Official Entry Form.**

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Video Scholarship Contest Official Rules

1. ELIGIBILITY: In order to be eligible to participate in this contest:

CURRENT COLLEGE STUDENTS:

- You must be a Member in Good Standing as of October 31, 2018, age 18-25 years, currently attending your continuing education classes and re-enrolling in the fall 2019 semester.
- You must have been enrolled in your curriculum and attending classes during the preceding spring and fall semesters. You must include a copy of your most recent transcript with your application and video submission.

- You must be an undergraduate student enrolled in an accredited two-year or four-year college or vocational/technical school during the 2019 academic year.
- Participants must have a valid user account with YouTube (see Rule 2 below).

GRADUATING HIGH SCHOOL SENIORS:

- You must be a Member in Good Standing as of October 31, 2018, and a High School Senior graduating before August 1, 2019.
- You must be a recent high school graduate 19 years of age or younger
- You must be enrolling in an accredited two-year or four-year college or vocational/technical school during the 2019 academic year.
- You must submit three letters of recommendation with your application and video submission from leaders in your community, church or school. Letters from family members, regardless of their position or standing in the community, will not be accepted.
- Participants must have a valid user account with YouTube (see Rule 2 below).

2. TO ENTER: If eligible, one may enter the contest by:

Creating a 2 to 3-minute video response to the question, “Technology has drastically changed banking over the past few years. What changes would you predict for the banking industry over the next few years? What future do you see for paper currency, coins and paper checks? “

- Refer to Rules 3 and 4 below for more details regarding the requirements for your video. To enter your video in the Contest, log onto the YouTube website and complete the following process between 12:01 am on **1/18/19** and 11:59 pm CST on **3/31/19** (Contest Entry Period).

You must complete both of the following steps:

- **Register on YouTube** - If you are not an existing user of YouTube, you will be required to create a free user account at <http://www.youtube.com/signup>. Registration on YouTube must be completed before a video can be submitted. When you register your YouTube account, you will be required to agree to the YouTube Term of Use, located at <http://www.youtube.com/t/terms>, and the YouTube Privacy Policy, located at <http://www.youtube.com/t/privacy>.
- **Upload your Video Submission** - Once registered with YouTube, create and upload your video on YouTube.
- **Submit an Official Entry Form** – When you have successfully uploaded your video on YouTube, complete the Scholarship Application Form. Once your completed application form is received your video will be added to the list for judging. Official Entry Forms that do not include all required information and adhere to the

foregoing and following requirements will be considered void and will not be added to the list for judging.

If you do not complete the registration steps outlined above, your Submission will not be entered into the Contest or eligible for the scholarship(s). TCCU is not responsible for Participant's failure to timely complete each step of the registration process. Registration must be completed by 11:59 pm CST on 3/31/19 or your Submission will not be entered into the Contest. You may enter only one (1) Submission. IMPORTANT: Be sure to save your Submission in the original format after uploading it to the YouTube Channel. If you are a winner, you might need to provide TCCU with your Submission in its original format in order for the Submission to be valid.

3. CONDITIONS OF ENTRY: As conditions of entry into this Contest and by uploading and entering a Submission:

- Participant warrants and represents that the Submission
 - Is original and has been legally created.
 - Does not infringe the intellectual property, privacy or publicity rights, or any other legal or moral rights of any third party.
 - Has not been entered in or won previous contests or awards.
 - Has not been published or distributed previously in any media.
- Participant represents that he/she owns all rights to his/her Submission, including, without limitation, the copyrights in the recording and the performance contained therein.
- Participant further represents and warrants that the Participant has obtained permission from each person whose name; image, likeness or voice ("Likeness") is included in the Submission.
- Each person(s) has granted Participant all necessary rights to use the person's Likeness as described in these rules, and that Participant can make written copies of such permissions available to TCCU upon request. If the Likeness of a minor is included, such grant of rights must include written permission from the minor's parent or legal guardian authorizing the use of the minor's likeness on behalf of the minor.
- By uploading a Submission, Participant irrevocably grants TCCU and its affiliates, legal representatives, assigns, agents and licensees, the unconditional and perpetual right and permission to reproduce, encode, store, copy, transmit, publish,

- post, broadcast, display, publicly perform, adapt, exhibit and/or otherwise use or reuse (without limitation as to when or to the number of times used), the Participant's Submission, including, but not limited to, the recording and the performances contained therein (in each case, as submitted or as edited/modified in any way by TCCU, in its sole discretion), as well as the use of Participant's name, likeness, photograph (collectively, "Likeness"), and/or statements regarding his/her participation in this Contest (with or without using the Participant's name) in any and all media without limitation as to time or territory, and without additional compensation or approval from the Participant or any other party.
- Participant waives intellectual property rights, privacy/publicity rights or other legal or moral rights that might preclude TCCU's use of the submission, and agrees not to sue or assert any claim against TCCU for the use of the Submission or Participant's Likeness or statements.
 - Participant agrees to indemnify and hold TCCU, its agencies and their respective affiliates, officers, directors, agents, co-branders or other partners, and any of their employees (collectively, the "Indemnities"), harmless from any and all claims, damages, expenses, costs (including reasonable attorney's fees) and liabilities (including settlements), brought or asserted by any third party against any of the Indemnities due to or arising out of the Participant's Submission, or the Participant's conduct in creating a Submission or otherwise in connection with this Contest, including but not limited to claims for trademark infringement, copyright infringement; violation of an individual's right of publicity or right of privacy; or defamation.
 - Participant further agrees to release TCCU from any and all claims that result in an infringement of Participant's right with regard to any elements, characters or ideas contained in any submission.

4. SUBMISSION REQUIREMENTS:

- **Technical Requirements:** The maximum file size for any video file uploaded to YouTube is 2GB. Video file(s) submitted to your YouTube account must be provided in one of the following avi, mov, mpg, or wmv. See the YouTube User Terms of Use of additional details.
- **Additional Requirements:** The video must be 2 to 3 minutes in length, including any tags. Once you complete and submit your video, your Submission is final and may not be modified or edited without permission from TCCU. No Submissions will be returned. The person named as the registered owner of the user account on YouTube associated with the Submission and named on the Contest Registration form for the Submission must match, and that person will be deemed the participant ("Participant"), or the registered owner of the user account on YouTube must be the parent or legal guardian of the Participant. In the event of dispute regarding the identity of a Participant, dispute will be resolved in favor of the

individual who is the “authorized email account holder” of the email address provided when the YouTube user account was created. “Authorized email account holder” is defined as the natural person assigned an email address by an Internet access provider, online service provider, or other organization (i.e., business, education institution) responsible for assigning email addresses for the domain associated with the submitted email address. If there are multiple Participants in one family, it is preferred that each enter their Submissions on one user account on YouTube. If any group or individuals elects to collaborate on a Submission, they are required to designate one (1) representative to enter the Contest and accept the scholarship on behalf of the group. Neither TCCU nor any of the Contest Parties are liable for any disputes between collaborators related to a Submission. Please note the following:

- Any elements in your Submission, including without limitation to music, audio, speech/voiceovers, stills, video, supers, or other audiovisual materials used must be 1) entirely original, created and performed by you, or 2) be in the public domain. Use of any elements, including without limitation to music, audio, speech/voiceovers, video, stills, visuals, or other materials that are not original or in the public domain, may result in disqualification of Submission, at TCCU’s sole discretion.
- All Submissions will be reviewed before being added to the list for judging; however, judging of a Submission does not mean the Submission has been deemed to be in compliance with these rules. Submissions that do not comply with the YouTube Terms of Use or these Official Rules or that otherwise contain prohibited, or inappropriate content as determined by the TCCU, in its sole discretion, will be disqualified and will not be considered for a prize.
- **Inappropriate Content** - When YouTube users identify inappropriate content, as described in their Terms of Use (<http://www.youtube.com/t/terms>) and Community Guidelines (http://www.youtube.com/t/community_guidelines) they are able to flag the video. Each flagged video is promptly reviewed by YouTube administrators (24 hours a day, 7 days a week) who immediately remove any content that violates the Terms of Use.

5. SELECTION OF WINNERS: A panel of judges comprised of TCCU Board member and TCCU employees will select the video that best answers the question “Why choose TCCU as your financial institution?” and meets the above criteria. Recipients may be required to meet with the President/CEO to discuss the contents of his or her video to validate authorship. Should the originality of the work become questionable, the President/CEO shall direct the Scholarship Committee to select an alternate video or essay to receive the award. All decisions will be final. The winners will be contacted via email or phone on/before 4/30/2019. The winner will be announced on our website and at the following Tarrant County’s Credit Union Annual Meeting.

- Judges evaluating the video will use the following criteria:

- Does the video present a clear focus on the topic?
- Does the video display originality?
- Does the video possess clear verbal skills, including diction and grammar?

CURRENT COLLEGE STUDENTS:

Consideration will also be given to the number or TCCU products and/or services used by the applicant. Scoring will be as follows:

Products and/or Services Used	Points	Video Percentage	Possible Video Points	Total Maximum Points
1	10	50%	50	60
2	20	50%	50	70
3	30	50%	50	80
4	40	50%	50	90
5 or more	50	50%	50	100

GRADUATING HIGH SCHOOL SENIORS:

Consideration will also be given to the number or TCCU products and/or services used by the applicant. Scoring will be as follows:

Products and/or Services Used	Points	Video Percentage	Possible Video Points	Total Maximum Points
1	20	50%	50	70
2	35	50%	50	85
3	50	50%	50	100

6. PRIZE: Participant winners will be eligible to receive the following prize:

- The number of awards depends upon the number of applications received.
- At least one (1) \$1000 scholarship will be awarded for current college students, and at least one (1) \$500 scholarship will be awarded to graduating high school seniors.
- Payment will be made by Credit Union Teller Check payable to the school where the recipient is enrolled or enrolling.
- All applicable taxes are the responsibility of the winner.

7. GENERAL CONDITIONS: All winners will be required to irrevocably assign and transfer to TCCU any and all rights, title and interest in his/her Submission, including, without limitation, all copyrights, and agree to waive all moral right in that Submission.

- Winners will be required to complete, sign and return a Consent & Release form. All completed documents must be returned to TCCU within 10 business days of the date notice being sent or winning status will be forfeited and an alternate winner may be selected. The winners may also be required to sign additional documents, as deemed necessary by TCCU at its sole discretion. Winners are solely responsible for any taxes on their respective scholarship.
- No substitution of prize is offered, except at the sole discretion of the TCCU, Prizes are non-transferable.
- If for any reason TCCU is not capable of running as planned, including without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, TCCU reserves the right, at its sole discretion to cancel, modify or terminate the video portion of the Contest.
- Further, TCCU reserves the right, at its sole discretion, to disqualify any individual deemed to be:
 - Tampering or attempting to tamper with the entry process or the operation of the Contest or any TCCU or YouTube.
 - Violating the Office Rules.
 - Violating the YouTube Terms of Service.
 - Acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person.
- TCCU reserves the right to require the winner(s) to be in good standing with the credit union.

8. LIMITATIONS OF LIABILITY AND RELEASE: No liability or responsibility is assumed by TCCU, its staff or officials resulting from any member's participation in or attempt to participate in the Contest or ability or inability to upload or download any information in connection with participating in the Contest.

- No responsibility or liability is assumed by TCCU, its staff or officials for technical problems of technical malfunction arising in connection with any of the following occurrences which may affect the operation of the Contest: hardware or software errors, faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity or other online communication problems; error or limitations of any Internet service providers, servers, hosts or providers; garbled, jumbled, or faulty data transmissions; failure of any email transmissions to be sent or received; lost, late, delayed or intercepted email transmissions; inaccessibility of the Web Site in whole or in part for any reason; traffic congestion on the Internet or the Web Site; unauthorized human or non-human intervention of the operation of the Contest, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, worms; or destruction of any aspect of the Contest, or loss, miscount, misdirection, inaccessibility or unavailability or an email account used in connection with the Contest.
- TCCU, its staff or officials is not responsible for any typographical errors in the announcement or prizes of these Official Rules, or any inaccurate or incorrect data contained on the web site. Use of web site is at user's own risk. TCCU, its staff or officials are not responsible for any personal injury or property damage or losses of any kind which may be sustained to user's or any other person's computer equipment resulting from participation in the Contest, use of the web site or the download of any information from the web site.
- By participating in the Contest, the Participant releases TCCU, its staff, and officials from any and all claims, damages, or liabilities arising from or relating to such Participant's participation in the Contest. By accepting a scholarship in the Contest, winners agree that TCCU, its staff, and officials shall not be liable for any loss or injury resulting from participation in the Contest, acceptance or use of any prize.
- TCCU, its staff, and officials are not liable in the event that any portion of the Contest is cancelled due to weather, fire, strike, acts or war or terrorism, or any other condition beyond their control (a "Force Majeure Event"). Should a Force Majeure Event occur, TCCU may, but is not obligated to, exercise commercially reasonable efforts to announce the winner(s) at another time or make a reasonable substitution in its sole discretion.

9. TCCU: Tarrant County's Credit Union 200 Taylor Street, Suite 215 Fort Worth, TX 76196