

**Prepaid Visa® RushCard “Lunch with Russell” Sweepstakes  
Official Rules**

**NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.**

Participation constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules. The “Lunch with Russell” Sweepstakes begins at 12:00:01 a.m., Eastern Time (“ET”) on January 1, 2012 and ends at 11:59:59 p.m., (“ET”) on April 30, 2012 (“Sweepstakes Period”). Sweepstakes is sponsored by Unirush LLC, 10625 Techwoods Circle, Cincinnati, OH 45242 (the “Sponsor”), who is solely responsible for all aspects of this Sweepstakes.

**Eligibility:** The Sweepstakes is open to all legal residents of the United States and the District of Columbia excluding Vermont and Puerto Rico. Participants must be the age of majority in your state of residence at the time of entry in order to participate. All participants must be RushCard card holders. This Sweepstakes is not open to the general public. To become a RushCard card member, visit [www.RushCard.com](http://www.RushCard.com) and complete the on-line application; there are no costs to join and no obligations of membership. Employees, officers, and directors (including immediate family members and members of the same household) of the Sponsor, The Bancorp Bank, Visa U.S.A. Inc., Visa International Service Association, their respective affiliated companies, subsidiaries, advertising and promotion agencies, and any other entities directly associated with this Sweepstakes (collectively, “Released Parties”), are also not eligible to participate. All federal, state and local laws and regulations apply. **Void where prohibited.**

**Two Ways to Enter:** 1) Complete a direct deposit transaction (from a tax refund or refund anticipation loan) of \$100 or more onto your Prepaid Visa RushCard and you will automatically receive one (1) Sweepstakes entry. The direct deposit (from a tax refund or refund anticipation loan) must be received by the promotion end-date of April 30, 2012. 2) Enter by hand printing on a 3”x 5” card, your Name, Date of birth, Address (including zip code), Day & Evening phone numbers, and E-mail address. Mail the card to: RushCard “Tax Refund” Sweepstakes, 90 Rockwood Place, Rochester, NY 14610. All entries must be postmarked by April 30, 2012, and received by May 5, 2012, and become the property of the Sponsor. Only one entry per person during the Sweepstakes period will be accepted. Do not submit a hand printed entry if you are not a RushCard card holder. Hand printed entries will only be accepted from RushCard card holders.

All valid entries received will be entered into the Grand Prize drawing; there will be one Grand Prize winner during the Sweepstakes Period. The use of mechanical reproductions is prohibited and all such entries are void. By participating in this Sweepstakes, entrants agree to be bound by these Official Rules and the decisions of the Sweepstakes Administrator. Released Parties are not responsible for: lost, late, incomplete, illegible,

incorrect, delayed, garbled, undelivered, misdirected, stolen, postage-due registrations, entries or mail. Sponsor reserves the right to disqualify any person or e-mail address that submits more than maximum allowed entries. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

**Internet Limitations of Liability:** If for any reason this Sweepstakes is not capable of running as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award the prizes using all non-suspect eligible entries received as of this termination date. If the Sweepstakes is modified, suspended or canceled, notice will be posted on [www.rushcard.com](http://www.rushcard.com). As a condition of entering the Sweepstakes, entrant agrees that: a.) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys fees. Sponsor reserves the right to modify prize award procedures. In no event will the Sponsor or Released Parties be responsible or liable for any damages or losses of any kind, including direct, indirect, incidental, consequential, or punitive damages arising out of access to and use of the [rushcard.com](http://rushcard.com) web site or the downloading from and/or printing material downloaded from said site. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages, or exclusion of implied warranties, so some of the aforementioned limitations or exclusions may not apply. Check local laws for any restrictions or conditions regarding these limitations and/or exclusions. Sponsor and Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Sponsor and Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer on-line systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON (S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

**Grand Prize:** There will be one (1) Grand Prize winner. The Grand Prize winner will receive a 2 day/1 night trip for two to New York City, New York (“Location”). The trip will feature the opportunity to have lunch with Russell Simmons (the “Event”). Airfare, hotel accommodations and lunch will be included in the trip package. The Approximate Retail Value of the trip is \$2,500. The Grand Prize package (the “Package”) will include: i) roundtrip coach airfare for two (2) people between the major metropolitan airport nearest to winner’s residence (“airport of origin”) and an airport in NYC (Fees, taxes, surcharges, and/or service charges are the responsibility of the passenger); if Winner resides within 150 miles of Location, Sponsor reserves the right to substitute ground transportation; ii) one (1) night hotel accommodations (based on double occupancy) for two (2) people (hotel taxes included); iii) one (1) lunch for two (2) people, iv) \$500 stipend for Shopping Spree; and v) \$200 stipend for incidentals. The Sponsor (or designee) will determine transportation, lunch and hotel accommodations. Travel, Event, and accommodations are subject to capacity controls, blackout periods, availability, and other restrictions, all of which are subject to change at Sponsor’s sole discretion. Travel restrictions may apply and frequent flyer miles may not be available. Once travel is booked, no changes or cancellations will be accepted. No extensions or exceptions shall apply or be available. The Grand Prize winner must request travel dates a minimum of 6 weeks prior selected departure date. While prize suppliers will make every effort to confirm reservations as requested, travel restrictions / limitations, operational and/or market conditions may prevent them from doing so on the requested dates. Grand prize winner must provide own transportation for themselves and their travel companion to and from airport of origin. It is the responsibility of the grand prize winner and his or her travel companions to arrive at the airport of origin in time for their flight to New York City, New York, with proper travel documentation (including proper identification). Certain travel and security restrictions may apply and it is the responsibility of the grand prize winner and his or her companion to comply with all travel, security and other laws, regulations, airline passenger and hotel rules that apply to them. Winner and his/her guest will be solely responsible for all other expenses not specifically set forth herein including but not limited to round trip transportation between the winner’s residence and any airport of origin, income taxes on the value of the prize, gratuities, parking fees, laundry service, food, alcoholic beverages, merchandise, souvenirs, telephone, in-room services, tips and any other incidentals. The Grand Prize awarded consisting of products / services for two (2) people require that you and your companion redeem the Grand Prize together. The Grand Prize will be deemed awarded upon the winner’s receipt of travel/lodging confirmation and/or vouchers. Sponsor will not replace any lost, mutilated, or stolen travel vouchers or certificates. If any portion of the prize is cancelled or rescheduled for any reason, Sponsor will not be responsible for awarding that portion of the prize, but the remainder of the prize package will be awarded. Stopovers are not permitted on flight voucher issued and, if a stopover occurs, the prize will terminate at the stopover point and full fare will be charged for the remaining segments of the flight, limited to ticketing fees, surcharges, and/or service charges not specified herein are each winner’s sole responsibility. Winner and travel companion must execute liability / publicity releases prior to issuance of travel documents. If the Grand Prize winner is a resident of a jurisdiction that deems him/her to be a minor, the Prize will be awarded in the name of

his/her parent or legal guardian. If the Grand Prize winner is a minor, he/she must be accompanied by his/her parent/legal guardian, and such person must pay his/her own expenses unless deemed to be the allotted travel guest. If a travel guest is a resident of a jurisdiction that deems him/her to be a minor, he/she must be accompanied by his/her parent/legal guardian, and such person must pay his/her own expenses unless deemed to be the Grand Prize winner. The Approximate Retail Value ("ARV") of the Grand Prize is \$2,500 which will vary depending upon points of departure and destination and seasonal fluctuation of hotel rates and airfares. The travel, event tickets and accommodations can not exceed the maximum allowable prize amount of \$2,500. An IRS 1099 form will be filed in the name of the winner for the ARV of the prize. Any difference between stated ARV and actual value of Grand Prize will not be awarded. The Grand Prize vacation must be taken by December 31, 2012 or prize will be forfeited and no compensation will be awarded.

By accepting the aforementioned prize, prize winner agrees to release the Sponsor and Released Parties from any and all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the promotion or for damages of any kind caused by any prize or resulting from acceptance, possession, or use/misuse of prize awarded, or while preparing for, participating in, and/or traveling to and from any prize-related activity. Prize will be awarded "as is" with no warranty or guarantee, either express or implied, by Sponsor. Prizes are non-assignable, non-transferable, and non-refundable. The prize package is not exchangeable, transferable, refundable or redeemable for cash, and must be accepted as awarded. No substitutions may be made, except by Sponsor who reserves the right, in its sole discretion, to substitute the prize (or portions thereof) with prizes of comparable or greater value. Prizes will only be awarded to the verified winner.

**Drawing and Notification:** The Grand Prize winner will be selected, from among all eligible entries received, in a random drawing on or about May 12, 2012, by the American Sweepstakes & Promotion Company, an independent judging organization, whose decisions are final in all matters relating to this Sweepstakes. Odds of winning will depend on the total number of eligible entries received. The Grand Prize winner will be notified by telephone and USPS mail.

**Prize Conditions:** The Grand Prize winner is solely responsible for the payment of all applicable federal, state, and local taxes associated with the receipt of the prize. The Grand Prize winner will be required to sign an Affidavit of Eligibility and Liability/Publicity Release, where permitted by law, and must return it within fourteen (14) days of written notification. The travel companion must also execute and return a travel release. If travel companion is a minor, parent or legal guardian must sign and return release and accompany minor on the trip. Failure to comply with these Official Rules may result in disqualification from the Sweepstakes. A winner's entry, and acceptance of the prize offered, constitutes permission (except where prohibited) for the Sponsor to use said winner's name, photograph, likeness, statements, biographical information, voice and address (city and state), in all forms of media, in perpetuity, without notice or further compensation.

**Terms & Conditions:** This Sweepstakes is subject to all applicable federal, state, and local laws. By entering the Sweepstakes, entrants agree to release, discharge, indemnify and hold harmless the Sponsor and the Released Parties and their respective parent companies, subsidiaries, affiliates, retailers, distributors and advertising and promotion agencies, and its and each of their respective directors, officers, employees, shareholders and agents from any and all liability, loss, damage or injuries to any person (including death) or property of any kind sustained in connection with their participation in the Sweepstakes or from their acceptance, receipt, possession and/or use or misuse of the prize, or for any typographical or other error in the printing, offering or announcement of the prize. Entrants further acknowledge that said Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee express or implied, in fact or in law, relative to the prize, including, but not limited to, its quality or fitness for a particular purpose. Any person attempting to defraud or in any way tamper with the Sweepstakes mechanics and/or implementation will be prosecuted to the fullest extent of the law. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor, and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsor reserves the right to disqualify any entrant that Sponsor determines, in its sole discretion, violates these Official Rules. By participating in the Sweepstakes, entrants, or if minors, their parents or legal guardians, agree to release, indemnify and hold harmless Sponsor, The Bancorp Bank, Visa U.S.A. Inc., its successor and assigns, Visa International Service Association, its successors and assigns, their respective member financial institutions, and each of their respective parent companies, subsidiaries, affiliates, prize suppliers, and advertising and promotion agencies of Visa U.S.A. Inc., and each of their agents, representatives, officers, directors, shareholders, and employees (collectively, "Releases") from and against any injuries, losses, damages, claims, actions, or liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of any prize (including any travel related thereto) that may be awarded. **This Sweepstakes is void where prohibited.**

**Winners List:** To request confirmation of the name and address of the winners, please send a self-addressed, stamped business size envelope, by July 12, 2012, to: ASC / RushCard "Lunch with Russell" Winner List, 300 State St. Suite 402, Rochester, NY 14614.

**Sponsor:** Unirush LLC, 10625 Techwoods Circle, Cincinnati, OH 45242. The Prepaid Visa RushCard is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and is only available to residents of the United States (except Vermont) with a valid Social Security number. The Bancorp Bank is not the sponsor of this Sweepstakes and has no responsibility for the administration thereof.