

First Trade Union Bank

Survey Sweepstakes

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

Dates of Sweepstakes: The First Trade Union Bank Survey Sweepstakes begins at 12:01 a.m. Eastern Time (ET) on Monday, October 5, 2009 and ends at 11:59 p.m. (ET) on Sunday, December 6, 2009 (the "Sweepstakes Period").

Eligibility: The Sweepstakes is open to legal residents of the United States who are at least 18 years of age at the time of entry (the "Entrant"). Employees, and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in the same household, whether related or not) of First Trade Union Bank, their contractors, subsidiaries, distributors, sales representatives, advertising agencies, and any others engaged in the development, production execution or distribution of this Sweepstakes are not eligible to participate. Void where prohibited by law.

Limit of one (1) Entry per email address. First Trade Union Bank will not verify receipt of entries for Entrants. Entries submitted become the sole property of First Trade Union Bank and will not be returned. First Trade Union Bank is not responsible for lost, late, misdirected, illegible or damaged Entries.

How to Enter: Visit www.ftub.com during the Dates of the Sweepstakes and click on the "Survey" link. Complete the official online survey in its entirety including your first name, last name, complete address, city, state, zip code, and email address. Regardless of your answers on the survey, all Entrants who complete and submit the information will be entered into the drawing. Any Entrant who does not complete all required steps or aborts the entry process before it is complete will not receive an Entry.

Winning: There will be three (3) winners drawn randomly on or about December 7, 2009 from all Entries received during the Dates of the Sweepstakes. Odds of winning will depend upon the total number of eligible Entries received. Potential Prize winners will be notified in person, by phone or email. The drawings will be conducted under the supervision of First Trade Union Bank's internal auditor whose decisions are based upon his/her sole discretion and interpretation of these official rules and are final and binding in all respects.

Prizes/Prize Conditions: Three (3) \$100.00 American Express® gift cards will be awarded in the Sweepstakes. The Approximate Retail Value (the "ARV") of each prize is \$110.00. The ARV includes shipping costs. No transfer, substitution, or cash redemption of prizes is permitted, except at First Trade Union Bank's sole discretion or as otherwise provided herein. First Trade Union Bank reserves the right to substitute a prize of equal or greater value if prize becomes unavailable due to reasons beyond the control of the Bank. Winners are solely responsible for any applicable federal, state and local taxes, if applicable. Prizes shall be limited to one (1) per person. No more than the number of prizes set forth in these Official Rules will be awarded. All prize winners will be notified no later than December 8, 2009 and prizes must be claimed within ten business days of initial notification. A new random drawing will take place for any unclaimed prizes on December 22, 2009. Prizes will be distributed approximately three (3) to four (4) weeks following notification and upon verification of information. Potential winners consent to the use of his/her name, company name, likeness, biographical information and voice in advertising worldwide without additional compensation.

General Rules of Participation: By participating in this Sweepstakes, Entries agree: (a) to abide by and be bound by these rules and decisions of First Trade Union Bank, which shall be final in all respects relating to the Sweepstakes, including without limitation the interpretation of these rules; (b) to release, discharge and hold harmless First Trade Union Bank, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any other individual or company involved in the development or execution of the Sweepstakes from any and all injuries, liability, losses, damages, rights, claims and actions of any kind including liability for personal injury or death resulting from their participation in the Sweepstakes or their acceptance, use or misuse of a prize; (c) if a winner, to the use of their name, voice, image and/or likeness for advertising, publicity and promotional purposes by First Trade Union Bank and their subsidiaries and affiliates without further compensation (unless prohibited by law) and to execute specific consent to such use if asked to do so. First Trade Union Bank, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any other individual or company involved in the development or execution of the Sweepstakes and their respective directors, officers, shareholders and employees are not responsible and shall not be liable for (a) electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction; (b) unauthorized access to or alternations of entry materials; (c) technical, network, telephone equipment, electronic, computer, hardware or software malfunctions; and (d) limitations of any kind or inaccurate transmissions of or failure to receive information by First Trade Union Bank on account of technical problems or traffic congestion on the Internet or at any Web site or any combination thereof. First Trade Union Bank is not responsible for lost, late, incomplete, incorrect, damaged, misdirected, or illegible entries or any condition caused by events beyond their control that may cause the Sweepstakes to be disrupted or corrupted. First Trade Union Bank may prohibit an Entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that said Entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other Entrants or First Trade Union Bank. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, FIRST TRADE UNION BANK RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. If, for any reason whatsoever, this Sweepstakes, in First Trade Union Bank's sole opinion, is not capable of running as planned including, but not limited to, by reason of infection by computer virus, tampering, fraud, technical failures, or any other cause which, in First Trade Union Bank's sole judgment, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Sweepstakes, First Trade Union Bank reserves the right at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes and limit entries to those submitted prior to the action taken, or to proceed in such a manner as may be deemed fair and equitable by First Trade Union Bank in their sole discretion. In the event of a dispute about the identity of an online entrant, the online entry will be assigned to the authorized account holder of the e-mail address submitted at the time of entry. "Authorized account holder" is defined as the natural person who is assigned to an email address by an Internet Access Provider, online service provider, or other organization (e.g. business, educational institution, etc) that is responsible for assigning email addresses for the domain associated with the submitted email address. Entry information becomes the property of First Trade Union Bank. All federal, state and local regulations apply.

Winner 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: Survey Sweepstakes, First Trade Union Bank, One Harbor Street, Suite 201, Boston, MA 02210. Please specify Winner's List or Rules Request. Requests must be received by January 31, 2010.

American Express is not associated with and does not endorse or sponsor the Sweepstakes.