

**“Take a Year Off” Sweepstakes**  
**OFFICIAL RULES**

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

**ELIGIBILITY:** To enter the Sweepstakes, you must be a lawful permanent resident of the United States, 18 years of age or older and must not be considered a minor in your state of residence. Sweepstakes is void in Puerto Rico, U.S. territories and possessions, outside of the United States, and where restricted or prohibited by law. Employees of Digital Insight Corporation, Metavante Corporation (the “Sponsors”) and participating financial institutions, their affiliated companies, parents, subsidiaries, service partners, and advertising and promotion agencies (collectively, “Sweepstakes Entities”), and their IRS dependents, immediate families (i.e. parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Sweepstakes.

**HOW TO ENTER:** The “Take a Year Off” Sweepstakes (the “Sweepstakes”) begins at 12:01 a.m. (Pacific Time [“PT”]) on August 1, 2006 and ends at 11:59 p.m. PT on September 30, 2006 (the “Sweepstakes Period”). There are two entry periods within the Sweepstakes Period. The first entry period begins at 12:01 a.m. PT on August 1, 2006 and ends at 11:59 p.m. PT on August 31, 2006. The second entry period begins at 12:00 a.m. PT on September 1, 2006 and ends at 11:59 p.m. PT on September 30, 2006. There are two ways to enter:

**Online Entry:** End users of participating financial institutions are automatically entered into the Sweepstakes and given one entry into the Sweepstakes for making ten qualifying online bill payments during the Sweepstakes Period using Sponsors’ online bill payment service. A qualifying online bill payment must be at least \$10.00 in value and must be directed to a payee to which there have been no prior payments made within the same entry period during the Sweepstakes Period. Subsequent payments made to a payee within the same entry period will not be considered a qualifying online bill payment. For every additional qualifying payment you make in excess of ten payments during the sweepstake period, you earn one additional entry into the Sweepstakes, up to a limit of ten additional entries per end user. Maximum number of entries allowed during the Sweepstakes period is eleven .

**Mail Entry:** On a plain 3” x 5” card, legibly handprint or type your name, age, complete address, city, state, zip code, home and business phone numbers (including area code), email address (if any) and your participating financial institution’s name (if any). Then, mail your 3” x 5” card in a postage-affixed sealed envelope to: “Take a Year Off” Sweepstakes, 1878 East Avenue, Rochester, NY 14610. A maximum number of eleven entries may be submitted per end user during the Sweepstakes Period. No mechanically or programmatically reproduced entries are permitted. Each envelope is considered one (1) entry. Mail entries must be postmarked by October 2, 2006 and received by 5:00 p.m. PT on October 10, 2006. Neither the Sponsors nor The National Sweepstakes Company (the “Sweepstakes Administrator”) will verify receipt of entries for entrants. All entries submitted become the sole property of Sponsors and will not be returned. Sponsors are not responsible for lost, late, misdirected, illegible, or damaged mailed entries.

**DRAWING & NOTIFICATION:** Potential winners will be selected from all eligible entries received and/or credited in a random drawing held on or about October 11, 2006 by the Sweepstakes Administrator, an independent judging organization, whose decisions are based on their sole discretion and interpretation of these official rules, and are final and binding in all respects. In the event of uncertainty as to the identity of an entrant, the entrant will be deemed to be the holder of the applicable financial institution account accessed in each applicable bill pay session, or 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, or, if neither is applicable or reasonably ascertainable, the entry may be voided altogether by the Sweepstakes Administrator. Your odds of winning a prize depends on the number of eligible entries received. The potential winners will be notified by phone, email or mail. If a potential winner cannot be reached within seven days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. All prizes will be awarded.

**PRIZE:** One Grand Prize of \$60,000.00 cash will be awarded. The approximate retail value (the “ARV”) of the Grand Prize: \$60,000.00. No prize substitution, except at Sponsors’ sole discretion or as otherwise provided herein. Prizes are not transferable prior to award. All taxes on any prize are the sole responsibility of the winner.

**PRIZE CONDITIONS:** The potential Grand Prize winner will be required to execute an Affidavit of Eligibility, a Liability Release and a Publicity Release (the "Affidavit/Release"), and other documents including but not limited to tax documents, as applicable, except where prohibited by law. Such documents must be returned by the date and/or time indicated within such documents. If the potential Grand Prize winner fails to return such documents within that time, or if an entrant is found to be ineligible, or if he/she does not comply with the Official Rules, then the potential Grand Prize winner will be disqualified and an alternate winner will be selected through a random drawing by the Sweepstakes Administrator from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification and an alternate winner will be selected. All federal, state or other tax liabilities (including income taxes) arising from this Sweepstakes will be the sole responsibility of the winner. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Sweepstakes Entities to use said winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, and in all forms of media, in perpetuity, without further compensation.

**SWEEPSTAKES CONDITIONS:** This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Sponsors and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Sponsors 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, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, threaten or harass any other entrants, Sponsors, or Sweepstakes Entities. If for any reason this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsors or the Sweepstakes Administrator which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and randomly draw from those entries received up to the cancellation/suspension date. **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, SPONSORS RESERVE 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.**

**NO LIABILITY:** By entering, entrants and winner agree to comply with all Official Rules, as stated and agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes-related activity or participation in this Sweepstakes.

**WINNER INFORMATION/RULE REQUEST:** To receive prize winner information or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope by November 11, 2006 to: "Take a Year Off" Sweepstakes, P.O. Box 10505, Rochester, NY 14610. Please specify "Rules" or "Winner Information." You may also view the rules at participating financial institution branch locations or while logged on to your online banking session at your participating financial institution's website.

**SWEEPSTAKES ADMINISTRATOR:** This Sweepstakes is being administered by The National Sweepstakes Company, 693 East Ave., Rochester, NY 14607, an independent judging organization, who is responsible for overseeing the awarding of all prizes, and whose decisions will be final regarding the conduct of this Sweepstakes.

**SPONSORS:** This Sweepstakes is being sponsored by Metavante Corporation and Digital Insight Corporation. Please direct sponsor inquiries to Digital Insight Corporation, at 26025 Mureau Road, Calabasas, CA 91302, ATTN: Director of Marketing.

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