

“2009 Spring” 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.

DATES OF THE PROMOTION: The “2009 Spring” Sweepstakes (the “Sweepstakes”) begins at 12:01a.m. (Eastern Time [“ET”]) on May 1, 2009 and ends at 11:59 p.m. ET on June 30, 2009 (the “Sweepstakes Period”).

ELIGIBILITY: To enter the Sweepstakes, you must be a lawful permanent resident of the United States, 18 years of age or older with a unique, personal and valid social security number 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 Postilion (the “Sponsor”) 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: There will be a total of eight (8) weekly entry periods (the “Entry Period(s)”) during the Sweepstakes in which a consumer can receive a maximum of 60 entries per Entry Period. For each Entry Period there will be a Grand Prize drawing.

1. Online Entry:

- a. Consumers (“End Users”) of participating financial institutions will automatically earn one (1) entry into all eight (8) Entry Periods by enrolling in Sponsor’s Online Banking Service with Bill Pay or Bill Pay Service only during the Sweepstakes Period.
- b. End Users of participating financial institutions will automatically earn one (1) entry into all eight (8) Entry Periods by enrolling in Sponsor’s Online eStatements Service during the Sweepstakes Period.
- c. End Users of participating financial institutions will automatically earn one (1) entry into all eight (8) Entry Periods for every ebill set up through their Online Bill Pay Service during the Sweepstakes Period. Maximum number of ebill entries allowed during the Entry Period is 26 per End User.
- d. End Users of participating financial institutions will also earn one (1) entry for each qualifying online bill payment made during an Entry Period. A qualifying online bill payment must be at least \$10.00 or more in value and must be directed to a payee to which there have not been more than one prior payment made during the Entry Period. Subsequent payments made to a payee during the Entry Period will not be considered a qualifying online bill payment. Maximum number of online bill payment entries allowed during the Entry Period is 26 per End User.
PLEASE NOTE: An entry is dependent upon the date in which a bill payment has been processed by the End User’s Financial Institution. In order to receive an entry into the Entry Period, bill payments must be processed between 12:00 AM ET and 11:59 PM ET for each Entry Period. An End User making a bill payment that will be processed after 11:59 PM ET on the last day in the Entry Period will not be considered an entry into the Entry Period. Please refer to your Financial Institution’s Processing Schedule for processing dates.
- e. End Users who refer friends via the Refer-A-Friend page will be eligible to receive entries into the Sweepstakes. To refer friends, submit the e-mail address of any friend over the age of 18 that you believe would be interested in the Sweepstakes (the “Friend Referral”). End Users will earn one (1) entry for each Friend Referral during the Entry Period. A Maximum total of five (5)

Friend Referrals can be made during the Sweepstakes Period. End Users may refer multiple friends, but may not refer the same friend twice and will only earn entries for up to five (5) Friend Referrals for all of the eight (8) Entry Periods. **BE SURE TO OBTAIN THE CONSENT OF SOMEONE BEFORE YOU REFER THEIR EMAIL ADDRESS.** Entries via Friend Referral will NOT be provided if Sponsor determines, in their sole discretion, that; (a) a friend's email address is not valid; or (b) another End User has already provided such friend's email address; (c) friend's email address was not provided in accordance with these official rules; or (d) the provided email address is included on the commercial email opt-out list maintained by Sponsor in accordance with U.S. law.

- 2. Mail Entry: For any entries not obtainable through the Online entry options,** 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), and email address (if any). Then, mail your 3" x 5" card in a postage-affixed sealed envelope to: "2009 Spring" Sweepstakes, 90 Rockwood Place, Rochester, NY 14610. Mail entries must be postmarked by the next business day following the last day of Each Entry Period and be received 7 days after the final postmark date (**See CHART A below**). No mechanically or programmatically reproduced entries are permitted. Each envelope is considered five (5) entries. Neither the Sponsor nor The National Sweepstakes Company (the "Sweepstakes Administrator") will 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, or damaged mailed entries.

CHART A

Entry Period	Postmark Date	Received by Date
Week 1	5/7/2009	5/14/2009
Week 2	5/14/2009	5/21/2009
Week 3	5/21/2009	5/28/2009
Week 4	5/28/2009	6/4/2009
Week 5	6/4/2009	6/11/2009
Week 6	6/11/2009	6/18/2009
Week 7	6/18/2009	6/25/2009
Week 8	6/25/2009	7/2/2009

Regardless of the method in which you choose to obtain entries into the Sweepstakes, either via Online Entry, Mail Entry or a combination of the two, the total maximum number of entries allowed during the Entry Period per person End User is 60 entries.

GRAND PRIZE DRAWING/WINNING: All entry times are Eastern Time (ET). To be eligible for a drawing, all Online entries must be completed and/or credited between the dates and times (the "Entry Period Dates") listed in CHART B below and all Mail entries must be submitted by the Postmark Date and Received by Date listed in the CHART B. On or about the Drawing Date listed in CHART B, a potential Grand Prize winner will be selected from among all eligible entries completed and/or credited in an Entry Period by 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. All non-winning eligible entries from previous drawings will NOT carry over to the next drawing and will NOT be considered eligible for subsequent drawings. All judge's decisions are final. Odds of winning will depend upon the total number of eligible entries received during the Entry Period.

CHART B

Entry Period	Entry Period Dates	Postmark Date	Received by Date	Drawing Date*
Week 1	5/1/09 @ 12:00 am to 5/6/09 @ 11:59 pm (ET)	5/7/2009	5/14/2009	5/15/09
Week 2	5/7/09 @ 12:00 am to 5/13/09 @ 11:59 pm (ET)	5/14/2009	5/21/2009	5/22/09
Week 3	5/14/09 @ 12:00 am to 5/20/09 @ 11:59 pm (ET)	5/21/2009	5/28/2009	5/29/09
Week 4	5/21/09 @ 12:00 am to 5/27/09 @ 11:59 pm (ET)	5/28/2009	6/4/2009	6/5/09
Week 5	5/28/09 @ 12:00 am to 6/3/09 @ 11:59 pm (ET)	6/4/2009	6/11/2009	6/12/09
Week 6	6/4/09 @ 12:00 am to 6/10/09 @ 11:59 pm (ET)	6/11/2009	6/18/2009	6/19/09
Week 7	6/11/09 @ 12:00 am to 6/17/09 @ 11:59 pm (ET)	6/18/2009	6/25/2009	6/26/09
Week 8	6/18/09 @ 12:00 am to 6/24/09 @ 11:59 pm (ET)	6/25/2009	7/2/2009	7/3/09

** All non-winning eligible entries from the previous Entry Periods will NOT carry over to the next Entry Period and will NOT be eligible for subsequent drawings.*

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 Internet Banking 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.

PRIZES:

Grand Prize: One (1) Grand Prize of \$2,500 cash will be awarded per Entry Period. The total Approximate Retail Value (the “ARV”) of the Grand Prize is \$2,500.

Limit of one prize per person/household. No prize substitution, except at Sponsor’s 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 and are not transferable.

NOTIFICATION/PRIZE CLAIMS: Except where prohibited, each potential Grand Prize winner will be required to sign and return to Sweepstakes Administrator, within the date and/or time indicated in the notification letter, an Affidavit of Eligibility and Release of Liability and Public Release Form and W-9 form (the “Paperwork”) in order to claim prize. If a potential 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 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 Sponsor 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. Sponsor 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, Sponsor, 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 Sponsor 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 winners 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'S LIST/RULE REQUEST: To receive a list of the prize winners or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope by June 30, 2009 to: "2009 Spring" Sweepstakes, P.O. Box 10505, Rochester, NY 14610. Please specify "Rules" or "Winner List." You may also view the rules at participating financial institution branch locations or while at your participating financial institution's website.

REMOVAL REQUEST: To have your name removed from this Sweepstakes please send your name and address on a 3" x 5" cards in a postage affixed sealed envelope to "Spring 2009" Removal Request, 693 East Ave, Ste 302, Rochester, NY 14607.

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.

SPONSOR: Postilion Inc. (a division of S1 Corporation (NASDAQ:SONE)), 705 Westech Drive, Norcross, GA 30092.

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