

AM800 CKLW Mr. Instant Teller OFFICIAL RULES AND REGULATIONS

March 8th, 2010 to April 4th, 2010

1. TO ENTER the AM800 CKLW Mr. Instant Teller contest (the "Contest") for a chance to win a Prize (as defined below) each day of the Contest Period (as defined below), simply be the eighth caller through at 519-792-2559 when the Mr. Instant Teller Sounder is played. Beginning March 8, 2010 the Mr Instant Teller sounder will play once each weekday during The Morning Drive, once each weekday during The Noon Report, once each weekday during The Afternoon News, once on Saturdays during Live & Local and once on Sundays during Sunday Morning Live (except for Good Friday, Friday, April 2 when it will only be played once during The Morning Drive). There will also be two weekly 'bonus' plays during The Morning Drive on random weekdays during the Contest Period. If the 8th caller through correctly tells the host the daily 'pin' number as found on the website www.wfcu.ca, they will have the opportunity to play the Mr. Instant Teller game on-air. If the selected entrant does not correctly recall the 'pin' number, the next caller through who can correctly provide the pin will be able to play the Mr. Instant Teller game.

The object of this Contest is to beat the sound of Mr. Instant Teller crashing in order to be eligible to win cash. The contestant will hear the Mr. Instant Teller voice announcing an amount of money (minimum of \$10.00), to a maximum amount of \$3,000.00. With each opening of Mr. Instant Teller, the contestant has the option to stop and be eligible to win the amount of cash just announced or they may continue to the next instant teller opening and hear the cash amount announcement increase or hear the sound of the instant teller crashing. Between each instant teller announcement, the contestant will be asked if she/he wishes to proceed or wishes to stop and win the amount of cash just announced. If the contestant wishes to proceed and the sound of Mr. Instant Teller crashing is heard, the contestant will not be eligible to win any cash. Contest starts on Monday, March 8th, 2010 at 12:00am Eastern Time ("ET") and closes on Friday, April 4th, 2010 at 11:00am Eastern Time ("ET") (the "Contest Period"). There are a total of 74 prizes available to be won throughout the Contest Period (collectively the "Prizes"). No purchase necessary. Void where prohibited.

2. The contest sponsors are AM800 CKLW, a division of CTV Limited and Windsor Family Credit Union (hereinafter referred to as the "Contest Sponsors").

3. To enter and to be eligible to win, entrant must be a legal resident of Ontario, and be eighteen (18) years of age or older. Employees and their parents, siblings and children, and persons domiciled with an employee of any of the Contest Sponsors, their agents, parent, affiliated or related companies, subsidiaries, divisions, prize sponsors, and promotional and advertising agencies and administrators, are ineligible to enter. A winner of a AM800 CKLW Radio contest with a prize value of over \$250.00 in the two (2) months preceding the start of this Contest (including persons designated by such winners to take ownership of prizes) are not eligible to enter.

4. Prizes – A total of \$20,000 in cash prizes are available to be won throughout the Contest Period. As prizes are won during the Contest Period, the number of prizes available to be won, and the value of such prizes, will be adjusted accordingly. The number of cash prizes to be awarded will depend on the number of successful

contestants who beat the Mr. Instant Teller crash and the amount of each prize awarded to each winner. The minimum cash prize offered to a particular contestant will be \$10.00. The maximum cash prize which may be won by a particular contestant will be \$3,000. Prizes won will be awarded in the form of cash, given at a participating Windsor Family Credit Union location. In the event that the maximum of \$20,000 is awarded prior to the end of the Contest Period, no further prizing will be awarded.

5. Prize must be accepted as awarded. Contest Sponsors reserve the right to substitute the Prize in whole or in part. Prize winner is solely responsible for all costs not expressly described herein.

6. The odds of winning a Prize will depend upon the total number of calls received throughout the Contest Period. If there is not a clear telephone connection between AM800 CKLW on-air announcer and the potential prize winner, such that one or each other cannot hear the other, such potential prize winner is disqualified, and the Contest Sponsors will not be liable in any way for such failed connection. In conducting the contest, AM800 CKLW on-air announcer has the full and absolute discretion to disqualify any potential prize winner who fails to respond on the phone or whose response or call-in cannot be heard by such AM800 CKLW representative, and the Contest Sponsors shall have no liability or responsibility to any caller so disqualified. Proof of identification must be provided upon request. In order to be declared a winner, potential winner must first correctly answer, unaided, a time limited mathematical skill testing question administered by CTV Limited AM800 CKLW. Before being awarded a Prize, potential winner will be required to sign and return within the time stipulated by the Contest Sponsors, a full release and indemnity form stating that he/she has read and understood these official rules and regulations ("Rules"), grants all consents required, authorizes the Contest Sponsors to broadcast, publish and disseminate his/her name, city of residence, photograph, likeness, sobriquet and voice, in connection with any promotion or publicity, and/or for general news, entertainment and information purposes at no additional compensation to the potential winner, beyond the awarding of or participation in the Prize, accepts the Prize as offered and releases the Contest Sponsors from any and all liability of any kind arising out of the potential winner's participation in this Contest and receipt and use of the Prize. In the event that the potential winner does not comply with all the provisions as contemplated in these Rules, Contest Sponsors shall have the right to disqualify potential winner, and the Contest Sponsors shall be fully and completely released and discharged from any liability or responsibility in this regard.

7. By entering this Contest the entrants and participants automatically agree to accept and abide by these Rules. All decisions of the Contest Sponsors with respect to any aspect of this Contest, including without limitation the eligibility of entries, are final and binding on all entrants in all matters as they relate to this Contest.

8. All entries become property of Contest Sponsors who assume no responsibility for inaudible, garbled, lost, late, delayed, destroyed or misdirected mail, voice messages, e-mail or any computer errors or malfunctions. No correspondence will be entered into except with entrants requesting Rules by mail or requesting names of prize winners (for which a self-addressed, postage paid envelope must be included). Contest Sponsors do not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, seeding or printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials-data that have been tampered with or altered are

void. If for any reason, in the opinion of the Contest Sponsors, in their sole discretion, the Contest is not capable of running as originally planned, or if the administration, security, fairness, integrity or the proper conduct of the Contest is corrupted or adversely affected, including by reason of tampering, unauthorized intervention, fraud, technical failures or any other causes beyond their control, Contest Sponsors reserve their right to cancel, terminate, modify, amend, extend or suspend the Contest. Contest Sponsors reserves their right to modify the Rules without materially affecting the terms and conditions hereof. The Contest Sponsors reserves their right in their sole discretion to disqualify any individual they find to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Rules or otherwise in a disruptive manner. Any attempts to deliberately damage the Contest web site or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made the Contest Sponsors reserves their right to seek remedies and damages to the fullest extent of the law. Contest Sponsors shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to an entrant's computer equipment, system, software or any combination thereof, from downloading any material from the Contest web site, where applicable.

9. Contest is subject to all applicable federal, provincial and municipal laws and regulations. By entering this Contest, each entrant consents to the collection, use and distribution of his or her personal information (information that identifies an entrant as an individual, such as home telephone number, age and home address) by the Contest Sponsors for the purposes of implementing, administering and fulfilling this Contest. Contest Sponsors will not sell or transmit this information to third parties except for the purposes of administering this Contest. Any inquiry concerning the personal information held by the Contest Sponsors should be addressed to CTV Limited, AM800 CKLW, 1640 Ouellette Avenue, Windsor, Ontario, N8X 1L1.

10. In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest related materials, including but not limited to the Contest entry form, or point of sale, radio, television, print or online advertising, the terms and conditions of these Contest Rules shall prevail, govern and control.

11. All intellectual property, including but not limited to trade-marks, trade-names, logos, designs, promotional materials, web pages, source codes, drawings, illustrations, slogans and representations are owned by the Contest Sponsors and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

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