

SunTrust & Vision Critical - Sweepstakes Official Rules & Regulations (Luminaries Community Drawings)

1. **SWEEPSTAKES PERIOD:** The Sweepstakes (Luminaries Community Drawings) starts on January 1, 2016, at 12:00 AM ET and closes on January 31, 2016, at 11:59 PM ET, and continues each subsequent month throughout 2016 with separate monthly drawings based on a drawing period of the first day of the month and closing the last day of the month (the "Contest Period"). The Sweepstakes is sponsored by SunTrust Banks, Inc. (the "Sponsor"). Vision Critical Communications Inc. ("VCCI") has been retained by the Sponsor to administer the Sweepstakes. The Sponsor is and shall remain solely responsible for the delivery of the Prize(s) to the winner(s).

2. **ELIGIBILITY:** This Sweepstakes is open to all registered members of the Luminaries Community and other individuals directly contacted by VCCI and invited to participate in the SunTrust Survey ("Entrants"). All Entrants must be a legal resident of one of the 50 states of the United States or the District of Columbia, and be 18 years of age or older, at the time of entry into the Sweepstakes. Employees, agents and representatives of the Sponsor and its subsidiaries and affiliates, VCCI and its subsidiaries or affiliates and each of their respective advertising and promotion agencies are not eligible to win, nor are the parents, siblings and children of any such employee, agent or representative or any person with whom such employee, agent or representative is domiciled.

3. **PRIZES:** There is one random drawing (the "Draw") in the Contest that occurs within 10 days after the close of the month, consisting of three (3) \$100 cash prizes (\$100.00 value per prize) to be given away during each monthly Contest Period. Prize value: total annual prizes not to exceed \$3,600 U.S. dollars in value. Prizes will be awarded in accordance with the fulfillment options provided by Administrator's third party incentives fulfillment provider (which may include direct secure online bank deposit, virtual VISA card, and/or other fulfillment options, and are subject to changes in availability). Administrator's third party incentives fulfillment provider will directly contact selected entrants eligible to receive a prize and request completion of a Winner Notification Form. Subject to completion of the Winner Notification requirements within the time period provided, such selected entrant(s) will be declared winner(s) and Administrator's third party incentives fulfillment provider will process and fulfill prizes as redeemed by such winner(s). Prizes subject to restrictions and an expiration date may apply. All prizes will be awarded if the number of eligible entries received equals or exceeds the number of prizes. Prizes may not be transferred, assigned, or substituted, except in Sponsor's sole discretion. All Prizes to be awarded in US dollars.

4. **HOW TO PARTICIPATE:** The Sweepstakes is offered electronically via the Internet. Entrants may enter the Sweepstakes by following the link in the Entrant's invitation to the SunTrust Survey website and completing the initial questionnaire online. Entrants will receive one (1) entry for every study completed during a monthly Contest Period. Completion of SunTrust Surveys is not required to enter the Sweepstakes. Entrants may enter the Sweepstakes by using the alternate means of Sweepstakes entry set out in item 5.

5. **NO PURCHASE NECESSARY TO ENTER OR WIN - ALTERNATE MEANS OF SWEEPSTAKES ENTRY:** Entrants may receive one (1) entry by legibly printing the Entrant's name, street address, city, state, postal code, telephone number, complete email address, and the URL address of the SunTrust survey, on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to Vision Critical Communications Inc. Luminaries Community Sweepstakes, Vision Critical Communications Inc., 200 Granville Street, MZ, Vancouver, BC, V6S 1S4. All entries become the exclusive property of VCCI and will not be acknowledged or returned.

Please note the URL address is necessary to identify the specific Sweepstakes being entered. Mail-in entries that do not include the URL address will not be valid.

6. **SWEEPSTAKES DRAW(S):** The draw will be held in Vancouver, British Columbia on each of the Draw Dates (within 10 days past the end of the prior month) from all eligible entries received. Winners will be determined by random drawing from all eligible entries received by VCCI. The odds of winning depend on the number of eligible entries received. The odds of an entry winning any Prize will be the same, whether the entry was automatically generated or by alternate means of entry.

7. **PRIZE AWARDING:** Winners will be notified by email within 4 days of the drawing. Prizes will be awarded only on verification by VCCI that all Sweepstakes requirements have been met by the winners. Each Prize must be accepted as awarded and no substitution, transfer, conversion or assignment of Prizes will be allowed, unless at the discretion of the Sponsor which may substitute a Prize of comparable

or greater value. No correspondence will be entered into except with selected Entrants at the email address listed on the VCCI systems, or on the mail-in entries. VCCI will notify the winner(s) by email within four (4) days of the Draw Date. The winner will have three (3) calendar days from notification to accept the Prize by email. VCCI is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winner. If a selected Entrant cannot be contacted within the allotted time VCCI reserves the right to void that entry and select another eligible Entrant for that Prize. In order to be declared an official winner the selected Entrants will be required to consent to the contest rules and winner declaration conditions. If a selected Entrant(s) fails to consent to the Declaration and Release within three (3) days the Sponsor reserves the right to void that entry and select another eligible Entrant for that Prize. Redrawn winner(s) will be notified by email within four (4) days of the redraw date. The redrawn winners will have three (3) calendar days from notification to accept the Prize by email. VCCI will only conduct two (2) draws for each contest. By digitally consenting to the Declaration and Release conditions, the Entrant (i) confirms compliance with these Sweepstakes Rules and Regulations, (ii) releases and forever discharges the Sponsor, its affiliates and subsidiaries, VCCI, its affiliates and subsidiaries and their respective advertising and promotional agencies from all claims, demands, damages, actions and causes of action arising or to arise by reason of the acceptance or use of the Prize, and (iii) gives permission to the Sponsor and VCCI, at their option, to publish or otherwise use the Entrant's name, address, photograph, voice and comments, without compensation, in any publicity carried out by the Sponsor or VCCI or their respective advertising agencies. Prizes awarded will be delivered by the Sponsor to the official winner within 6 to 8 weeks after receipt of the signed and fully completed Declaration and Release Form.

8. SWEEPSTAKES GENERAL RULES: By entering the Sweepstakes, Entrants agree to abide by these Sweepstakes Official Rules and the decisions of VCCI and Sponsor, which are final.

9. DISQUALIFICATION: Neither the Sponsor or VCCI are responsible for lost, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer or telephone transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind whether human, mechanical or electronic. Persons found tampering with or abusing any aspect of this Sweepstakes or the operation of the SunTrust Survey or panel website or any other VCCI hosted website, as determined by VCCI, in its sole discretion, will be disqualified. If disqualified for any of the above abuses, VCCI reserves the right to terminate the Entrant's eligibility to participate. In the event any portion of this Sweepstakes is compromised by virus, bugs, non-authorized human intervention or other causes beyond the control of VCCI, which in the sole opinion of VCCI, corrupts or impairs the administration, security, fairness or proper entry into the Sweepstakes, VCCI reserves the right, in its sole discretion, to suspend or terminate the Sweepstakes and to award Prize(s) to individuals selected at random from the pool of Entrants received up to the point of termination. In no event will more Prizes be awarded than those listed in the Sweepstakes Official Rules.

11. TAX INFORMATION: Liability for any applicable taxes imposed by any government, if any, on any Prize won is the sole responsibility of the winner of such Prize.

12. APPLICABLE LAWS: This Sweepstakes is subject to all applicable federal, state and county laws. Void where prohibited or restricted by law.

13. PRIZE DISCLAIMER: The Sponsor is solely responsible for the delivery of the Prizes to the Prize winners, as declared by VCCI. VCCI shall not be responsible or liable to Entrants for any losses, damages or costs incurred as a result of Entrants entering the Sweepstakes or use of a Prize won in connection with this Sweepstakes or the failure by the Sponsor to deliver the Prize to the winner in accordance with the Sweepstakes Rules and Regulations. By participating in the Sweepstakes, each Entrant agrees to release and hold harmless VCCI and the employees, officers, directors, shareholders, agents, representatives of VCCI, its parent company, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Sweepstakes or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

14. DATA PROTECTION NOTICE: Entrants' personal information is protected by VCCI's Privacy Policy. The VCCI Privacy Policy can be found at the bottom of the survey page labeled "Privacy Policy" or to view the VCCI Privacy Policy log on to the VCCI website at www.visioncritical.com and select Privacy Policy.

15. SPONSOR: SunTrust Banks, Inc., 303 Peachtree St. NE, Atlanta, GA, 30308.

GENERAL CONDITIONS: This Sweepstakes is offered only in the United States and is governed by the laws of Georgia without giving effect to any choice of law or conflict of law rules, and all claims or disputes must be resolved in (and entrants consent to the jurisdiction of) the federal and state courts in Georgia. By participating, you agree that all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and any and all claims, judgments, and award shall be limited to actual out-of-pocket damages, excluding attorneys' fees and court costs. If for any reason this Sweepstakes cannot be executed as planned, including but not limited to tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsor that corrupt or affect the security, administration, fairness, integrity or proper conduct of this Sweepstakes, or if the Sweepstakes is compromised or becomes technically corrupted in any way, the Sponsor reserves the right to cancel, terminate or modify the Sweepstakes. In the event that the Sweepstakes is cancelled, all prizes for the current monthly Contest Period will be awarded in a random drawing from eligible entries received as of the time of cancellation. Sponsor reserves the right, at its sole discretion, to disqualify and prosecute any individual who tampers with or attempts to tamper with the entry process and/or the Official Rules Web site.

LIMITATIONS OF LIABILITY AND RELEASE: No liability or responsibility is assumed by Sponsor or Promotion Parties from user's participation in, or attempt to participate in, the Sweepstakes. Sponsor is not responsible for any typographical errors in the announcement of prizes or these Official Rules. By participating in the Sweepstakes, entrant releases Sponsor, the Promotion Parties from any and all claims, damages or liabilities arising from or relating to such entrant's participation in the Sweepstakes. By accepting a prize, recipient agrees to release and hold Sponsor and Promotion Parties, and each of their respective officers, directors, employees, representatives and agents, harmless from and against any liability for injuries, including death, losses or damages of any kind to persons or property resulting in whole or in part, directly or indirectly, from participation in the Sweepstakes or from acceptance, possession, or use/misuse of a prize. Except where prohibited, by accepting a prize, Winner grants Sponsor and those acting under its authority permission to use his/her name, photograph, voice and/or likeness, image, biographical information and statements, at any time, for advertising, trade, publicity and promotional purposes without additional compensation, in any and all media, worldwide, without notice, review or approval.