

\$10,000 HOLE-IN-ONE CHALLENGE

**Sterling Savings Bank & the Pacific Northwest Section
PGA present the \$10,000 Hole-in-One Challenge.**

TO WIN:

- Get a Hole-in-One at an approved Section or Chapter Event
- Be a Sterling Savings Bank customer with a qualifying account*
at the time of your Hole-in-One



now more than ever

*A qualifying Sterling account includes:

- A Checking Account with a \$500 minimum balance at the time of the hole-in-one¹
- A Certificate of Deposit for \$1,000 or more with a one year minimum term¹
- A Savings or Money Market account with a \$1,000 minimum balance at the time of the hole-in-one¹

One (1) prize of \$10,000 will be divided proportionately between all eligible and qualified players who make a hole-in-one during the 2009 Season at qualified Section or Chapter events. A player's proportionate share of the \$10,000 prize shall be determined by multiplying the prize amount by a fraction in which the numerator shall be the number of qualified holes-in-one an eligible player made during the 2009 Season and the denominator shall be the total number of qualified holes-in-one for all eligible players during the 2009 season.

The Sterling Savings Bank \$10,000 Hole-in-One Challenge begins January 1, 2009 and ends October 19, 2009 (the "2009 Season"). Winners will be announced at the annual meeting of the Pacific Northwest Section PGA on October 21, 2009. Participants and winner(s) must be U.S. residents, a PGA Professional that is a member of the Pacific Northwest Section PGA and a Sterling Savings Bank customer with a qualifying account. Additional details and qualifications for participation in this promotion apply. See branch for official rules. Void where prohibited. Sponsors: Sterling Savings Bank and the Pacific Northwest Section PGA.

¹ Sterling Savings Bank's standard account fees and charges apply. Please see branch for details.

STERLING SAVINGS BANK \$10,000 HOLE-IN-ONE CHALLENGE

Eligibility: The Sterling Savings Bank \$10,000 Hole-In-One Challenge (the "Challenge") begins January 1, 2009 and ends October 19, 2009 (the "2009 Season"). Each player and winner must be a U.S. resident, a PGA professional and a Sterling Savings Bank customer with a qualifying Sterling account. A "qualifying Sterling account" includes one of the following: (i) a checking account with a minimum balance of \$500 at the time of any hole-in-one; (ii) a Certificate of Deposit for \$1,000 or more with a one year minimum term; or (iii) a savings or money market account with a minimum balance of \$1,000 at the time of any hole-in-one. Sterling Savings Bank's standard terms and conditions, including account fees and charges, apply to all qualifying Sterling accounts.

To Win: In order to win, a player must be an official entrant and hit a hole-in-one at one of the following approved Pacific Northwest Section and Chapter Events (a "Qualified Event") as presented on the official schedule. Any hole-in-one hit at a Qualified Event located in the State of Arizona is automatically disqualified and shall not be considered in the allocation and distribution of the Prize.

Winners: All winners will be announced at the annual meeting of the Pacific Northwest Section of the PGA to be held on October 21, 2009. Winners will be notified by telephone and need not be present at the Pacific Northwest Section's annual meeting.

Prizes: There is one (1) prize of \$10,000 cash (the "Prize"). The Prize will be divided proportionately between all eligible and qualified players who make a hole-in-one during the 2009 Season at a Qualified Event. A player's proportionate share of the \$10,000 prize shall be determined by multiplying the Prize by a fraction in which the numerator shall be the number of qualified holes-in-one an eligible player made during the 2009 Season and the denominator shall be the total number of qualified holes-in-one for all eligible players during the 2009 Season.

Prize Restrictions: The Prize and any portion thereof is not transferable. Each winner is solely responsible for reporting and paying any and all applicable state and federal taxes. The value of any prize awarded to a winner may be reported for tax purposes by Sterling Savings Bank as required by law. Each winner must provide Sterling Savings Bank with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded.

Prize Claims: Each winner must submit proof of eligibility and may be required, in Sterling's discretion, to sign a General Release and Disclaimer prior to accepting the Prize or any portion thereof, which General Release and Disclaimer must be returned fourteen (14) days after prize notification or the Prize (or that winner's share of the Prize) may be forfeited. If a winner is disqualified or if the Prize (or any portion thereof) is unclaimed, Sterling Savings Bank reserves the right, in its sole and absolute discretion, to retain the Prize (or any portion thereof) or to reallocate the Prize between all remaining eligible and qualified winners as provided herein.

Winner List: For the names of the winners, mail a self-addressed, stamped envelope to Sterling Savings Bank, Marketing Dept, SSB Hole-In-One Challenge, 111 N. Wall, Spokane, WA 99201. Requests must be received by October 21, 2010.

Publicity: By participating, all players and winner(s) grant Sterling Savings Bank the exclusive permission to use their names, characters, photographs, voices and likenesses in connection with the Challenge and other drawings and/or sweepstakes and waive any claims to royalty, right or remuneration for such use.

Solicitation: Each player expressly acknowledges and agrees that by participating in the Challenge, an established business relationship has been created by and between such player and Sterling Savings Bank. Each player authorizes Sterling Savings Bank to contact them via telephone for the purpose of soliciting products, services and other promotions offered by Sterling Savings Bank.

Decisions: By participating in the Challenge, players agree to abide by and be bound by these Official Rules, and to accept the decisions of Sterling Savings Bank as final. Players also agree to hold Sterling Savings Bank, its parent company and subsidiaries, and each of their officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation, or the acceptance of the Prize or any portion thereof. Sterling Savings Bank, its parent company and subsidiaries and each of their officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages arising from, or in connection with, the conduct of, acceptance or use of the Prize (or any portion thereof) or participation in the Challenge. Sterling Savings Bank reserves the right to disqualify entrants who fail to follow these Official Rules, make any misrepresentations relative to the Challenge, has gained unfair advantage in participating in the Challenge, or obtained winner status using fraudulent means. Sterling Savings Bank will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning these rules and the Challenge.

Resolution of Disputes: Except where prohibited by law, as a condition of participating in the Challenge, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the Challenge or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Spokane, Washington; (2) the laws of the State of Washington will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses relating to accepting the Prize (or any portion thereof), and waives all rights to have damages multiplied or increased.

Miscellaneous: Participation in the Challenge is void where prohibited. Sterling Savings Bank may amend the rules or discontinue the Challenge at any time. Sterling Savings Bank disclaims any responsibility to notify participants of any aspect related to the conduct of the Challenge. Written copies of these rules are available during normal business hours at any Sterling Savings Bank location and by mail upon written request to Sterling Savings Bank, Marketing Department, SSB Hole-In-One Challenge, 111 N. Wall, Spokane, WA 99201 with a stamped, self-addressed return envelope.

Compliance with Law: The conduct of the Challenge is governed by the applicable laws of the State of Washington.

Promoted and Sponsored by: Sterling Savings Bank, 111 N. Wall, Spokane, WA 99201, and the Pacific Northwest Section of the PGA.

Liability Release: By participating, each player and winner waives any and all claims of liability against Sterling Savings Bank, its employees, subsidiaries and agents, for any personal injury or loss of any kind which may occur from the conduct of, or participation in, the Challenge.



PGA
Pacific Northwest Section

2009 Sterling Saving Bank Hole In One Challenge - Official Events*

Pacific Northwest Section Tournaments

Feb 23-24	Spring Shoot-Out
Mar 23-24	Championship
Apr 20-21	Callaway Invitational - WA
May 16-20	Washington Open Invitational
Jun 12-18	Oregon Open Invitational
Jul 15-19	Rosauers Open Invitational
Aug 4-6	Wildhorse Resort Senior Oregon Open Invitational
Aug 10	TaylorMade-adidas Golf PNW Assistants
Aug 18-20	PNW Section PGA Professional Championship (PPC)
Aug 26	PGA McGladrey Team Championship - Sectional
Sep 1-3	PNW Senior PGA Championship
Sep 19-23	Northwest Open Invitational
Oct 1-2	Pacific Northwest Pro-Amateur Championship

Inland Empire Chapter Tournaments

Apr 24	Pro-President-Superintendent
Jul 6	Assistant Professional Championship
Sep 8-9	Chapter Championship
Oct 9-10	Pro vs. Am Cup Matches

Oregon Chapter Tournaments

Feb 26	Spring Meeting & Pro-Pro
Apr 8-9	Senior Masters Invitational
Apr 16	Pronghorn Mixed Pro-Am
Apr 25-28	Spring Tour Invitational
Jun 8-9	Callaway Golf Invitational
Jul 6	Assistants Championship
Jul 6	Chapter Championship
Jul 6	Senior Chapter Championship
Sep 14	ChristieCare Tournament
Sep 21-24	Fall Tour Invitational
Oct 7	Pro-President
Oct 9	Hagen Cup Matches
TBA	Fall Meeting & Pro-Assistant's

Westen Montana Chapter Tournaments

Mar 15-16	Spring Pro-Pro
Apr 13 - 15	Match Play Tournament
Aug 31-Sep 1	Pro-Assistant
Sep 28 - 29	Chapter Championship

Westen Washington Chapter Tournaments

Feb 19	Assistant Professional Championship
Apr 13	Champions Pro-Am
Apr 29	Senior Match Play Qualifier
Jun 2-4	Senior Washington Open Invitational
Jun 11	Pro-President
Jul 9	Pro-Juniors
Aug 12	Pro-Junior Best Ball
Oct 8	North / South Cup Matches
Oct 9	Hagen Cup

Central Washington Chapter Pro-Ams

4/6	Tri-City CC
4/13	Apple Tree
4/20	Canyon Lakes
4/27	Lake Chelan
5/4	Sun Willows GC
5/11	Lakeview
5/17	Buffalo Peak
5/18	Wildhorse Resort GC
6/1	Moses Pointe GC
6/8	Bear Mt. Ranch
6/15	Columbia Point GC
6/22	Desert Aire
6/29	Veteran's Memorial
7/6	Suntides
7/13	Meadow Springs
7/20	Leavenworth GC
7/27	Yakima CC
8/3	Wenatchee G&CC
8/6	Pro-Junior
8/10	Yakima Elks G&CC
8/17	Highlander
8/24	Moses Lake G&CC
8/31	Walla Walla CC
9/14	Wine Valley GC

Inland Empire Chapter Pro-Ams

3/30	Clarkston CC
3/31	Lewiston CC
4/6	Prairie Falls GC
4/13	Couer d' Alene Resort
4/27	MeadowWood GC
5/4	Couer d' Alene Public
5/11	Hayden Lake CC
6/1	Circling Raven GC
6/8	Spokane CC
6/22	The Creek at Qualchan
6/29	Downriver GC
7/13	Deer Park GC
7/20	Wandermere GC
7/27	Palouse Ridge GC
8/3	Esmeralda GC
8/10	Twin Lakes GC
8/24	Avondale GC
8/31	Hangman Valley GC

Western Montana Pro-Ams

4/20	Meadow Lark CC
4/27	Eagle Bend GC
5/4	Hamilton GC
5/11	Whitefish Lake GC
5/18	Mission Mountain GC
6/1	Bill Roberts GC
6/3	Missoula CC
6/8	Larchmont GC
6/15	Polson Bay GC
6/22	Missoula CC
6/29	Cabinet View GC
7/6	Glacier View GC
7/13	Double Arrow GC
7/20	Big Mountain GC
8/3	Butte CC
8/10	Buffalo Hill GC
8/17	Canyon River GC
8/24	Village Greens GC
9/14	Old Works GC

Oregon Chapter Pro-Ams

2/27	Creekside GC
3/2	The Reserve Vineyards
3/9	Portland GC
3/16	Waverley CC
3/20	Stone Creek GC
3/30	Tualatin CC
4/2	Astoria G&CC
4/3	Gearhart GL
4/6	The Oregon GC
4/20	Willamette Valley CC
4/27	Bend Golf & CC
5/4	Bandon Trails
5/5	Bandon Dunes
5/6	Pacific Dunes
5/11	Oswego Lake CC
5/18	Salishan GL
5/27	Juniper GC
5/28	Brasada Canyons
6/1	Eugene CC
6/2	Tokatee GC
6/22	Heron Lakes- Great Blue
6/30 - 7/1	Wildhorse Pro-Am
7/9	Pro-Ladies- Charbonneau
7/13	Chehalem Glenn
7/20	Michelbook CC
8/10	Arrowhead GC
8/17	Spring Hill CC
8/24	Mallard Creek GC
10/5	Pumpkin Ridge GC-Witch Hollow
10/9	Ilaha Hills CC
10/12	Royal Oaks CC
10/19	Riverside CC

Oregon Chapter Senior Pro-Ams

3/6	Pumpkin Ridge GC- Ghost Creek
3/13	Camas Meadows GC
3/27	Three Rivers GC
4/24	Salem GC
5/1	Tualatin CC
5/8	Heron Lakes GC- Green Back
5/12	Crooked River Ranch
5/13	Juniper GC
5/14	Eagle Crest- Resort Course
6/5	Orchard Hills CC
6/12	Club Green Meadows
6/26	The Cedars on Salmon Creek
7/31	Shadow Hills CC
8/3	Rock Creek CC

Western Washington Chapter Pro-Ams

3/2	The Members Club at Aldarra
3/5	Gold Mountain - Olympic
3/12	Dungeness G&CC
3/16	Glendale CC
3/19	Seattle GC
3/26	Bellingham G&CC
3/30	Meridian Valley CC
4/2	Twin Lakes G&CC - Ladies
4/6	Inglewood CC
4/9	Trophy Lake G&C
4/16	Mill Creek CC
4/23	Oakbrook G&CC
4/27	Fircrest GC
4/30	Kayak Point GC
5/4	Rainier G&CC
5/11	Overlake G&CC
6/1	White Horse GC
6/8	LakeLand Village G&CC
6/15	Suncadia Resort
6/18	Sudden Valley G&CC
6/22	Port Ludlow Resort
6/25	Alderbrook G&YC
6/29	Canterwood G&CC
7/6	Whidbey G&CC
7/13	Fairwood G&CC
7/20	Everett G&CC
7/27	Tumwater Valley GC
8/10	Sand Point CC
8/24	Lake Padden GC
8/27	Plateau Club
8/31	Indian Summer G&CC
9/10	Cedarcrest GC - Ladies
9/14	Top Flite Memorial - Lake Spanaway
9/28	Sahalee CC
10/5	Tacoma C&GC
10/13	Semiahmoo G&CC
10/14	Loomis Trail GC
10/15	Homestead Farms GC

Western Washington Senior Pro-Ams

4/14	Classic GC
4/22	Oakbrook G&CC
5/6	The Home Course
5/14	McCormick Woods GC
5/21	Fairwood G&CC
5/28	Olympia C&GC
6/17	Lake Spanaway GC
7/8	Wing Point G&CC
7/23	Snohomish GC
7/30	Allenmore GC
8/17	Linden G&CC
8/26	Riverbend GC
9/9	Mount Si GC
9/15	Avalon

* Sterling Savings Bank and the Pacific Northwest Section reserve the right to modify this list as necessary to reflect changes in the schedules presented and correct any errors or omissions. Events after October 19, 2009 may qualify for the 2010 Challenge.