

**BankAtlantic's "Celine Dion's Taking Chances"
Ticket Sweepstakes Official Rules
No Purchase Necessary**

PRIZE: One (1) Grand Prize winner will be randomly drawn from all eligible entries. The Grand Prize Winner will receive four (4) lower level seats to the Celine Dion concert at the BankAtlantic Center on January 30, 2009, a limousine ride to and from the BankAtlantic Center the day of the concert, and one (1) gift certificate valued at \$200.00 for dinner at a restaurant to be selected by BankAtlantic. The approximate total value of the Grand Prize is one thousand five hundred dollars (\$1,500.00).

HOW TO ENTER: There are three (3) ways to enter: (1) from 12:01 a.m. Eastern Time January 12, 2009, through 11:59 p.m. Eastern Time January 23, 2009 (the "Promotional Period"), BankAtlantic customers and non-customers must log on to { HYPERLINK "<http://www.bankatlantic.com/celinedion>" } and enter their name, address and telephone number contact information; **OR** (2) If you are unable to enter online, please handwrite on a 3" x 5" card, your name, address, daytime telephone number including area code, and mail the card in an envelope to: BankAtlantic, Attn: Lois Marino/Celine Dion, 2100 West Cypress Creek Road, Ft. Lauderdale, FL 33309. Mail in entries must be received at BankAtlantic's Support Center by January 26, 2009; **OR** (3) If you are unable to register online or by mail, you can register at the BankAtlantic Center Kiosk at any BankAtlantic Branch in Broward, Miami-Dade and or Palm Beach/Treasure Coast.

HOW TO WIN: The Grand Prize Winner will be selected in a random drawing on or about January 27, 2009, from the aggregate of all eligible entries received. Awarding of the Grand Prize will be conducted by BankAtlantic, whose decisions are final on all matters relating to the sweepstakes.

CONDITIONS OF ENTRY: NO PURCHASE OR BANK TRANSACTION IS NECESSARY TO ENTER THIS SWEEPSTAKES. This sweepstakes is open only to legal residents of the 50 United States and the District of Columbia who are 18 years of age or older at time of entry. Employees and their immediate families, including household members, of BankAtlantic, its affiliates, subsidiaries, divisions, vendors and advertising and promotion agencies are not eligible for this sweepstakes. BankAtlantic reserves the right to verify eligibility qualifications of the Grand Prize winner before awarding the Grand Prize. Incomplete registrations are void. By entering, entrants agree to comply with these Official Rules, including all eligibility requirements. All entries become the property of BankAtlantic.

ODDS OF WINNING: The odds of winning will depend on the number of eligible entries received.

CONSENT TO PUBLICITY: Except where prohibited, registration for this sweepstakes constitutes each entrant's consent to BankAtlantic's use of the entrant's name, likeness, voice, opinions, hometown and state for promotional purposes in any media or marketing materials without further payment or consideration.

REQUIREMENTS OF THE GRAND PRIZE WINNERS: The Grand Prize Winner will be required to sign an Affidavit of Eligibility and Release of Liability for Participation and Publicity. Failure to complete such Affidavit and all required documents as specified, or if a Grand Prize Winner is found to be an ineligible entrant, will result in the entry being disqualified and an alternative Grand Prize Winner being selected by a designated BankAtlantic official by random drawing from among all remaining eligible entrants.

TO RECEIVE GRAND PRIZE WINNER NAME OR OFFICIAL RULES: To request the name of the Grand Prize Winner, available after 1/27/09, or a copy of these Official Rules, mail a self-addressed stamped envelope (residents of VT need not include return postage) to The Celine Dion Taking Chances Sweepstakes, Attn: Lois Marino, 2100 West Cypress Creek Road, Ft. Lauderdale, FL 33309. Requests received after 2/27/09 will not be honored. The Sponsor of this sweepstakes is BankAtlantic, 2100 West Cypress Creek Road, Ft. Lauderdale, FL 33309.

GENERAL CONDITIONS: Florida law governs this sweepstakes. Void where prohibited. BankAtlantic reserves the right to cancel or modify this sweepstakes if fraud, technical failures or any other factor beyond BankAtlantic's reasonable control impairs the integrity of this sweepstakes, as determined by BankAtlantic in its sole discretion. In such event, BankAtlantic reserves the right to award the Grand Prize at random from among any eligible entries received up to the time of the impairment or in any other method selected by BankAtlantic in its sole discretion. BankAtlantic reserves the right in its sole discretion to (1) change the dates of this sweepstakes, with or without notice, in the event of inclement weather, technical failure, or for any other reason and (2) disqualify any individual that tampers with the entry process or the operation of this sweepstakes, violates these Official Rules, or acts in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately damage or undermine the legitimate operation of this sweepstakes may be a violation of criminal and civil laws. BankAtlantic's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Any federal, state or local taxes due on the prize won will be the sole responsibility of the Grand Prize Winner. The Grand Prize is non-transferable except in accordance with the laws of descent and distribution and may not be substituted. BankAtlantic will not enter into correspondence, including e-mail, regarding this sweepstakes.

DATA COLLECTION/PRIVACY NOTICE: BankAtlantic collects personal information from each entrant in this sweepstakes. The information collected is subject to BankAtlantic's Privacy Policy posted at <http://www.bankatlantic.com/documents/category1/file1363.pdf>. Please review BankAtlantic's privacy policy prior to entering this sweepstakes.

DISPUTES: Each entrant agrees that: (1) any and all disputes, claims, and causes of action arising out of or connected with this sweepstakes or the Grand Prize shall be resolved individually, without resort to any form of class action, and exclusively by the courts of record in the State of Florida in Broward County or the United States District Court, Southern District of Florida; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this sweepstakes but in no event attorneys' fees; and (3) under no circumstances will an entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and BankAtlantic in connection with this sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Florida, without giving effect to any choice of law or conflict of law rules (whether of the State of Florida or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Florida. All applicable federal, state and local laws and regulations apply.

RELEASE: By entering this sweepstakes, entrants agree to forever release, discharge and hold harmless BankAtlantic, its parent and related companies, and each of their respective officers, directors, employees, affiliates and agents from and against any claim, lawsuit, cause of action, or damages including personal injury and/or death or property damage arising out of participation in this sweepstakes or receipt, use, or misuse of the Grand Prize.

LIMITATIONS OF LIABILITY: BankAtlantic is not responsible for: (1) incorrect, inaccurate, late, lost, stolen, illegible, incomplete or misdirected entries, or entries received through impermissible or illegitimate channels, all of which will be disqualified; (2) technical failures of any kind, including but not limited to, the malfunctioning of any telephone, computer, network, hardware or software; (3) unauthorized human intervention in any part of the entry process or this sweepstakes; (4) electronic or human error which may occur in the administration of this sweepstakes or the processing of entries; or (5) any injury or damage to persons or property, which may be caused, directly or indirectly, in whole or in part, from entrant's participation in this sweepstakes or from downloading any material from BankAtlantic's web site, regardless of whether the material was prepared by BankAtlantic or a third party, and regardless of whether the material is connected to BankAtlantic's web site by a hypertext link.