



Official Rules for State Bank's March Madness Contest

NO PURCHASE, ACCOUNT, APPLICATION OR OBLIGATION NECESSARY TO ENTER OR WIN.

A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

SPONSOR: The March Madness Contest ("Contest") is sponsored and administered by State Bank, 1718 S. Dirck Dr., Freeport, IL 61032 ("Sponsor"). The Sponsor is responsible for all aspects of the Contest.

CONTEST PERIOD: Entry submissions for the Contest will begin on Friday, March 1, 2024 at 12:00 a.m. Central Time (CT) and ends Sunday, March 31, 2024 at 11:59 p.m. CT. ("Contest Period").

HOW TO ENTER: You do not need to be a customer of State Bank to enter the Contest. To enter the Contest, use your State Bank debit card between March 1, 2024 and March 31, 2024. Debit card transactions must post and settle between March 1, 2024 and March 31, 2024 to qualify for entry. Each debit card transaction will equal one entry. Transactions conducted with business debit cards will not be counted as an entry. Alternatively, visit <https://www.statebankfreeport.com/contact-us> and complete the form, adding the comment "Debit Card" in the Questions/Comments box. Alternative methods for entry are limited to (1) entry per day per person. Entrants may enter the contest only by using one of the entry methods described in these rules.

By participating, entrants agree to abide by and be bound by these Official Rules and the decisions of the Sponsor, which shall be final and binding in all respects, including, without limitation, decisions regarding eligibility, winners and the interpretation of terms used in these Official Rules.

The information you provide will only be used for this promotion.

ELIGIBILITY: The Contest is only open to legal residents of the United States who are at least 18 years old at the time of entry. Entries are limited to individuals only; commercial enterprises and business entities are not eligible. Employees, Officers, Directors, and representatives of the Sponsor and any of its affiliates, immediate family members of the aforementioned (spouse and children) and those living in the same household of each or

any of the foregoing are not eligible to participate. Winning a prize is contingent upon fulfilling all guidelines, restrictions and requirements set forth here. Void in Puerto Rico, the U.S. Virgin Islands, U.S. Military installations in foreign countries, and where prohibited or restricted by law.

ENTRY GUIDELINES: Each entry must comply with the Entry Guidelines listed below. If the Sponsor determines, in its sole and absolute discretion, that an entry violates the Official Rules or the Entry Guidelines, the entry will be disqualified and will not be eligible to win a prize.

- The entry must be a debit card transaction using a State Bank debit card and post and settle between March 1, 2024 and March 31, 2024
- The alternate online entry form on the State Bank Website must be in English
- The alternate entry form must be completed through State Bank's website at www.statebankfreeport.com/contact-us.

All submitted entries must be received by the close of the Contest Period. The Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who submits more than the stated maximum limit of entries. The Sponsor may reject any submitted entry that it determines, in its sole and absolute discretion, fails to meet any of the eligibility, other requirements or Entry Guidelines contained herein. The Sponsor is not responsible for lost, late, incorrect, incomplete, invalid, unintelligible, or misdirected entries, which will be disqualified. Proof of sending or submission will not be deemed proof of receipt by Sponsor. Use of any automated system to submit entries is prohibited and will result in disqualification of all such entries as well as the entrant.

CONDITIONS OF ENTRY: By entering the Contest, entrants agree to be bound by these Official Rules and to the use by the Sponsor and its designees of their names, cities and states of residence and images/likeness for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity. In any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification or permission, except where prohibited by law. By entering the Contest, entrants agree that each entry becomes the property of the Sponsor and will not be acknowledged or returned, and that the Sponsor may use such entry for any proper purpose. Any personally identifiable information collected during an entrant's participation in the Contest will be collected by the Sponsor and used by the Sponsor, its affiliates, agents, and marketers for purposes of the proper administration and fulfillment of the Contest as described in these Official Rules and in accordance with the Sponsor's Privacy Policy as stated at <https://www.statebankfreeport.com/privacy-policy>.

Random Drawing: Three (3) potential winners will be selected in a random drawing held within 1 week of the contest ending date from among all eligible entries received.

PRIZE AND ODDS OF WINNING: The Grand Prize winner will receive \$300 either in the form of a statement credit deposited directly into the winner's account or issued a cashier's check in the amount of \$300, retail value of \$300.00, the Second Place Prize winner will receive a \$100 Dick's Sporting Goods gift card, retail value of \$100.00, and the Third Place Prize winner will receive a Stanley mug with a retail value of approximately \$45. Total retail value of all prizes is \$445.00. Odds of winning will depend on the number of eligible entries received throughout the contest period.

Prizes are not exchangeable, transferable, or redeemable for cash and have no implied warranties. There are no substitutions, barter, transfers, or assignments of prizes permitted unless specified by the Sponsor. The Sponsor reserves the right, in its sole discretion, to substitute any prize package with another prize of equal or greater value. If this item is lost, stolen or damaged, it will not be replaced. If a winner is unable to accept the prize, the Sponsor shall have no further obligation to the winner. The winners will be determined through a random drawing. All taxes, if applicable, are the sole responsibility of the winner. Prizes are awarded "as is, where is," without warranty of any kind, express or implied, including, without limitation, any warranty of merchantability or suitability for a particular purpose.

WINNER NOTIFICATION: The winners will be notified after the close of the Contest Period. The winner will be notified by email, telephone, USPS mail, or other delivery service of the Sponsor's choice. Prize winners may be required to sign an Affidavit of Eligibility and Liability/Publicity Release and return the Affidavit within fourteen (14) days after the announcement of the winner. If a selected winner is ineligible, declines the prize, or if Sponsor is unable to contact a selected winner after seven (7) calendar days, the prize shall be forfeited and will be awarded to an alternate winner selected by another randomized selection from all remaining eligible entries. Winners may be required to show proof of identification. Unless otherwise specified, all prizes will be picked up at State Bank during regular business hours. If mailed, the Sponsor is not responsible for the delay in delivery, theft or for any prizes lost in the mail. If mailed, the winner is not responsible for any mailing or shipping costs. The winner will have seven (7) days from the date of successful contact to claim their prize.

LIMITATION OF LIABILITY: The Contest is subject to all applicable federal, state, and local laws. By participating in the Contest, entrants agree that the Sponsor and its designees and assigns and all of their respective Officers, Directors, employees, representatives, and agents shall have no liability and entrant will indemnify, defend and hold these parties harmless from any liability, loss, injury, or damage to entrant themselves or any other

person or entity, including personal injury, death or damage to personal or real property, to entrant or any other person or entity due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use, or misuse of the prize (including any prize activity or travel related thereto) or participation in this Contest.

The Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, or delay in operation or transmission; communications line failure, theft, or destruction of or unauthorized access to entries or entry forms; or alteration of entries or entry forms. Sponsor is not responsible for any problems with or technical malfunction of any telephone or network lines, computer online systems, servers or providers, computer equipment, software, or failure of any email or mailed-in entry to be received on account of technical problems or traffic congestion on the Internet or at any website related to or resulting from participation in the Contest.

In the event computer viruses, bugs, tampering, fraud, technical failures, unauthorized human intervention, acts of God, acts or regulations of any governmental or supra-national authority, war, national emergency, accident, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism, or other matters beyond the Sponsor's reasonable control corrupt, prevent or impair the administration, security, fairness, or proper play of the Contest so that it cannot be conducted as originally planned, the Sponsor has the right to cancel, terminate, modify, or suspend the Contest, and, in such event, to select winners by random drawing from among all eligible entries received up to such time of cancellation, termination or suspension.

The Sponsor reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process or the operation of the Contest or is determined to be acting in violation of these Official Rules or in a disruptive manner. The Sponsor is not responsible for typographical or other errors in the offer or administration of any Contest, including, but not limited to, errors in the advertising, Official Rules, selection and announcement of the winner, or in any Contest-related advertisements or other materials, or other problems or errors of any kind whether computer, network, mechanical, human, electronic, typographical, printing, or otherwise relating to or in connection with the Contest, including, without limitation, errors or problems which may occur in connection with the administration of the Contest, in the processing of entries, in the selection or announcement of winners, or in the awarding of prizes. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

The Sponsor is not responsible for any damage to an entrant's system, which is caused by participating in this Contest or by downloading any information necessary to participate in the promotion. The Sponsor also is not responsible for incorrect or inaccurate entry

information, whether caused by Internet users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error, which may occur in the processing of the entries in the Contest.

ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

DISPUTES: In the event of a dispute regarding the identity of an individual who actually submitted an entry using a State Bank debit card, the entry will be deemed submitted by the authorized owner of the social security number tied to the account through which the qualifying debit card transaction(s) were made.

In the event of a dispute regarding the identity of an individual who actually submitted an entry form electronically at www.statebankfreeport.com/contact-us, the entry will be deemed submitted by the name on the completed electronic form at the time of entry will be deemed to be the entrant.

By entering the Contest, entrants agree that any and all disputes, claims, and causes of action arising out of or connected with the Contest, or any prizes awarded, shall be resolved individually, without resort to any form of class action; any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorneys' fees; and under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrants and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with the laws of the State of Illinois. Any legal proceedings arising out of this Contest or relating to these Official Rules shall be instituted only in the federal or state courts of Illinois, and the parties consent to jurisdiction therein with respect to any legal proceedings or disputes of whatever nature arising under or relating to these Official Rules. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and be construed in accordance with their terms as if the invalid

or illegal provision were not contained herein. The value of the prize(s) set forth above represents the Sponsor's good faith determinations of the approximate retail value thereof and such determinations are final and binding and cannot be appealed. If the actual value of any prize turns out to be less than the stated approximate retail value, the difference will not be awarded in cash.

WINNER LIST AND OFFICIAL RULES BY MAIL: To request the names of the winners or a copy of the Official Rules by mail, please send a self-addressed, stamped envelope to State Bank, 1718 S. Dirck Dr., Freeport, IL 61032.