

Swansea Grand Opening Giveaway

Enter to win, in person only, at our Swansea Banking Center located at 4101 North Illinois Street Swansea IL 62226. Entries will not be accepted via phone, email or at any other banking center.

Eligibility: No purchase, payment or account necessary to enter or win. This contest, sponsored by First National Bank of Waterloo, is open to legal residents of the following counties: in IL - Bond, Clinton, Effingham, Fayette, Madison, Marion, Monroe, Randolph, Shelby, St. Clair and Washington counties and in MO - St. Louis and St. Charles counties and St. Louis City. If you are outside of our service area, entry into this contest is prohibited due to delivery restrictions of the prize. VOID WHERE PROHIBITED BY LAW. First National Bank of Waterloo, its directors, officers, employees and those with whom they are domiciled are not eligible to enter the Contest.

How to Enter this Contest: Enter to win, in person only, at our Swansea Banking Center located at 4101 North Illinois Street Swansea IL 62226. Entries will not be accepted via phone, email or at any other banking center. The contestant declares to have complied with the contest rules. Furthermore, the winner of the Contest must conform to all directions given by the Contest Sponsor or his/her participation in the Contest will be denied. All entries become the property of First National Bank of Waterloo and will not be returned to the entrants. Incomplete or illegible entries are void. Non-compliance with any entry procedure will result in disqualification.

Contest Period: The Contest will extend from August July 26, 2021 at 9:00am CST to August 21, 2021 at 12:00pm CST. All entries must be received by August 21, 2021 at 12:00pm in order to be included in the prize drawing. First National Bank of Waterloo is not responsible for late, lost, misdirected or incomplete entries. All entries shall be for this drawing only and be disposed of after Contest completion.

Prize: Seven contest winners will receive be drawn in this stated order: Four (4) STL Cardinals tickets for Friday, September 10, 2021 at 7:15pm vs. Reds, Redbird Club Section 251, Row 2, Seats 5-8, Four (4) local gift cards - Value and location to be determined -, One (1) \$100.00 Cash winner, and One (1) Pit Boss Classic 700 Sq. In. Wood Fired Pellet Grill with Flame Broiler valued at \$425.00. No substitution of the prize is permitted. Prize is not redeemable for cash or credit, in whole or in part.

Winner Selection & Qualification: On or around August 23, 2021, or in the sole discretion of First National Bank of Waterloo, the winner will be contacted via the phone number provided during contest entry with information on how to claim their prize. Winners will be chosen at random. A selected entrant who has not successfully filled all of the mandatory fields will be deemed ineligible and will result in a new name being selected from the qualified entrants. The prize winner will be contacted by phone. The prize winner will be required to complete and return a release form in order to redeem their prize. The prize winner's name may be publically announced. Failure to respond or claim the prize within five (5) days will result in forfeiture of the contest prize and First National Bank of Waterloo will randomly select an alternate winner. This process shall continue until the prize has been awarded. The alternate winner's name may be publically announced at the discretion of First National Bank of Waterloo. By entering this Contest the entrants agree to accept and abide by these contest rules and regulations.

General Terms & Conditions: By entering this Contest, entrants agree to abide by the terms of these rules and the decisions of First National Bank of Waterloo, which are final on all matters pertaining to the Contest. All Illinois federal and local laws and regulations apply. All taxes, fees, and surcharges on prizes are the sole responsibility of the prize winner. Return of the prize notification as undeliverable may result in disqualification and selection of an alternate winner. By entering, participants release and hold harmless First National Bank of Waterloo, and its subsidiaries, affiliates, directors, officers, employees

and agents (collectively, "Contest Entities") from any and all liability for any injuries, loss or damage of any kind arising from or in connection with the Contest, or from the use or acceptance of the prize won. The contest winner is responsible for all expenses not covered or included with the prize. The contest winner is under no obligation to use or redeem the prize.

The Contest Rules will be posted on the Contest Web page throughout the Contest duration, except in the event of technical difficulties. First National Bank of Waterloo reserves the right at its sole discretion to disqualify any individual that it finds to be tampering with the entry process or the operation of the Contest or Contest Web page; to be acting in violation of the contest rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

CAUTION: ANY ATTEMPT BY A CONTESTANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND/OR CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE CONTEST SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH CONTESTANT TO THE FULLEST EXTENT PERMITTED BY LAW. FIRST NATIONAL BANK OF WATERLOO RESERVES THE RIGHT TO JUDGE THE VALIDITY AND/OR ACCEPTABILITY OF ALL CONTEST ENTRIES BASED ON ITS INTERPRETATION OF THE RULES. FIRST NATIONAL BANK OF WATERLOO RESERVES THE RIGHT TO REMOVE CONTEST PARTICIPANTS AT ITS OWN DISCRETION.

Limitations of Liability: First National Bank of Waterloo is not responsible for any incorrect or inaccurate information, whether caused by website 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 submissions in the Contest. Contest Entities assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. If, for any reason, the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Contest Entities which corrupt or affect the administration, security, fairness, integrity or proper conduct of this contest, First National Bank of Waterloo reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest. Except as expressly warranted, the prize is provided to the winner "as is" without further warranty of any kind. IN NO EVENT SHALL THE CONTEST SPONSOR BE RESPONSIBLE FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL OR INDIRECT DAMAGES EVEN IF FIRST NATIONAL BANK OF WATERLOO HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.