



UNITED COMMUNITY BANKS

Official Rules

Member
FDIC

"Hooray\$ for A's" Official Rules and Regulations United Community Banks – 301 North Main St. Chatham, IL 62629

To Participate/Enter:

- Bring a copy of student's quarterly (or similar period) report card to any United Community Banks (the bank) lobby, including United Community Bank, Brown County State Bank, Golden State Bank, Marine Bank & Trust, Mercantile Bank, Farmers State Bank of Camp Point, & Liberty Bank locations.
- Student, or if student is under the age of eighteen (18), his or her parent/guardian, will complete an entry for each qualifying "A".
- Only "A" (or equivalent) grades in the following subjects are considered qualifying: Math, Reading, Science, English and Social Studies (or similarly-named subjects). Qualifying subjects not specifically listed here are determined by the bank, in its sole discretion.
- **Savings Reward Program Participation:** For each qualifying "A" up to five (5) in each report card period (not more often than quarterly), One Dollar (\$1.00) will be deposited into the student's savings account (new or existing) for a total of up to Five Dollars (\$5.00) each report card period, and a total of up to \$20.00 each school year. To participate in the Savings Reward Program, a student must have a savings account in his or her name at the bank.
- **Grand Prize Drawing Entries:** For each qualifying "A," student will receive one entry into two separate grand prize drawings to be awarded at the end of the school year: one (1) for a One Hundred Dollar (\$100) Savings Account and one (1) for a Two Hundred Fifty Dollar (\$250) School Award. There is no purchase necessary to enter the grand prize drawings. Student does not have to be a customer of the bank or have a savings account to enter the grand prize drawings, but in the event Student wins and accepts the Savings Account prize, such prize will be deposited into a savings account in student's name at the bank.

Eligibility: The "Hooray\$ for A's" Savings Reward Program and Grand Prize Drawings are open to all students in grades K through 12 enrolled in any local area public or parochial school. Void where prohibited. Agents, employees, directors and officers of the bank, or their immediate family members may participate in the Savings Reward Program but are not eligible to enter or win the Grand Prize Drawings. The Savings Reward Program and Grand Prize Drawings are subject to all applicable federal, state, and local laws and regulations.

No Purchase Necessary: No purchase is necessary to be eligible for the Savings Reward Program or Grand Prize Drawings. All required minimums, monthly service fees and early termination/closing fees will be waived on accounts involved in the Savings Reward Program or Grand Prize Drawings. Holding a savings or other account with the bank will not improve chances of receiving benefits under the Savings Reward Program or of winning the Grand Prize Drawings.

Drawing: The Grand Prize Drawings will be held in July. All decisions are final and binding. The bank will notify the winners by U.S. mail to the address provided on the entry.

Odds: Actual odds of winning the Grand Prize Drawings depend upon the total number of eligible entries received.



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Prizes: One (1) Savings Account prize valued at approximately One Hundred Dollars (\$100) will be awarded; One (1) School Award prize valued at approximately Two Hundred Fifty Dollars (\$250) will be awarded. The bank reserves the right to substitute prize (or portion thereof) of comparable or greater value, at its sole discretion.

Prize Details: Any expenses, including, but not limited to, federal, state or local tax liabilities, relating to the acceptance and use of a prize are the responsibility of each recipient. The Savings Account winner, once the prize is accepted by the student, will have a savings account opened in the winning student's name and the One Hundred Dollar (\$100) prize will be deposited into his or her account. If he or she already has a savings account, the prize money will be deposited into the existing account once the prize is accepted by the student. The School Award winner will receive a check made payable to his or her school for Two Hundred Fifty Dollars (\$250). The bank will make arrangements with the student, the student's parent/guardian (if student is under the age of eighteen (18)), and the student's school administration to arrange for the student's presentation and the school's acceptance of the School Award to his or her school.

Prize Claim: Winners will be notified by U.S. mail and will have ninety (90) days from the date of notification to claim their prizes. After ninety (90) days, prizes may be forfeited. The winning student, or if the winning student is under the age of eighteen (18), his or her parent/guardian, must be present with required identification and any necessary paperwork of the student in order to claim the prize(s).

Interpretation: Application and interpretation of these Official Rules, and administration of the prizes and Savings Reward Program, shall be in the sole discretion of the bank. Any decision by the bank regarding the Grand Prize Drawings, including determination of the winners, eligibility of the winners, and the amount of the prizes, shall be final and binding. These Official Rules, and any disputes arising from these Official Rules or the program or drawings described shall be governed by laws of the United States, the State of Illinois with venue in Chatham, IL for the resolution of all claims and disputes.

Additional Terms; Limitation of Liability: By participating, entrants agree: a) these Official Rules, which shall be final in all respects, govern the Savings Reward Program and Grand Prize Drawings, and all related items; b) to release, discharge, indemnify, and hold harmless the bank, United Community Banks, and their respective affiliates, officers, directors, employees, and agents from any liability, claims, or damages arising out of problems with entry forms, participation in the Savings Reward Program and Grand Prize Drawings and the acceptance, use, misuse, or possession of any prize; c) the bank is not responsible for printing or typographical errors in any related materials; for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; and d) by accepting a prize, winner, or if winner is under the age of eighteen (18), winner's parent/guardian, agrees to, where legal, the bank's use of the winning students' name and/or likeness for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Right to Cancel or Modify: The bank reserves the right to cancel or modify the Grand Prize Drawings if fraud or technical failures compromise the integrity of the drawings, as the bank determines in its sole discretion. The bank reserves the right to cancel the Grand Prize Drawings at any time for any reason without notice to participants.