



Official Rules – United Community Bank 2021 Summer Points Sweepstakes

NO PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING; NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

- 1. Eligibility:** United Community Bank (UCB) Summer Points Sweepstakes is open to legal residents of the fifty (50) United States and the District of Columbia and Guam who are 18 years of age or older as of August 1, 2021, and who, by August 1, 2021, are cardholders in good standing enrolled in the UCB Rewards program with one of the participating financial institution brands (“Participating Financial Institutions”): **United Community Bank, Mercantile Bank, Marine Bank & Trust, Brown County State Bank, Farmers State Bank of Camp Point, and Liberty Bank.** Employees and directors of United Community Bank and its subsidiaries, affiliates, and their immediate families (spouse and parents, children and siblings, and their spouses), and individuals living in the same households of such employees and directors are ineligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating, entrants (“Entrants”) agree to these Official Rules and accept decisions of the Sponsor as final. The Sweepstakes is void in Puerto Rico and where prohibited by law.
- 2. To Enter:** The Sweepstakes runs from August 1, 2021 through August 31, 2021 (“Promotion Period”). Eligible participants with accounts in good standing that have an active, registered Everyday Points debit card during the promotion period will automatically receive one (1) entry for each purchase transaction that earns Rewards Points during the Promotion Period, effective on the date the purchase transaction is posted to an eligible card account. In the event of a dispute over the identity of an Entrant, the entry will be deemed as entered by the name of the primary cardholder listed on the card account on the date the entry was earned.
- 3. To Enter Without Purchase or Obligation:** Hand-print your name, address, city, state, zip, day and evening phone numbers, and the words “Summer Points Sweepstakes 2021” on a blank 3” by 5” card, and mail in a stamped #10 envelope to: United Community Bank, 120 S. Chatham Rd., Springfield, IL 62704, ATTN: Summer Points Sweepstakes 2021. Mail-in entries must be postmarked by August 31, 2021. Enter as often as you wish; however, only one entry per postmarked envelope will be accepted. No mechanical reproductions of entries will be permitted.
- 4. Drawing:** On or about September 17, 2021, Sponsor will conduct a random drawing from all eligible entries.
- 5. Prizes:** Odds of winning depend on the number of eligible entries received during the Promotion Period. Total ARV (Approximate Retail Value) of all prizes: \$2,658.00
 - Grand Prize Winner.** There will be two (2) Grand Prize winners drawn. The winners will each receive 50,000 Rewards Bonus Points. (ARV): \$416.00 each.
 - First Place Prize Winners.** There will be six (6) First Place Prize winners drawn (one First Place Prize Winner per Participating Financial Institution). The winners will each receive 25,000 Rewards Bonus Points. ARV: \$208.00 each.

- **Second Place Prize Winner.** There will be six (6) Second Place Prize winners drawn (one Second Place Prize Winner per Participating Financial Institution). The winners will each receive 10,000 Rewards Bonus Points. ARV: \$83.00 each.
- **Weekly Prize Winners.** There will be four (4) Weekly Prize winners drawn. Each winner will receive 2,500 Rewards Bonus Points. ARV: \$20.00 each.

Any difference between the ARV listed herein and actual value of prizes will not be awarded. Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor's sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value.

6. **To Claim Prize:** All winners will be notified and will be required to complete and sign an affidavit of eligibility and liability release and, where legal, a publicity release, which must be returned within fourteen (14) days from the date of the prize notification. Acceptance of the prize constitutes permission (except where prohibited by law) to use the winner's name, hometown, and likeness for purposes of advertising, promotion, and publicity in any media without additional compensation. For all prizes, if initial notification is unsuccessful, a notification letter will be sent. If a notification letter is returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the prize notification, a second attempt will be made to notify the winner by mail. If the second notification letter is returned undeliverable or the prize is unclaimed after fourteen (14) days from the date of the second prize notification letter, the prize will be awarded to an alternate winner.
7. **Limitation of Liability:** By participating in the Sweepstakes, Entrants and winners agree to release and hold harmless Sponsor, Participating Financial Institutions, and their affiliated entities, employees, officers, directors, agencies and representatives (the "Released Parties"), from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the Sweepstakes, or possession, acceptance and/or use or misuse of any prize or participation in any Sweepstakes-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. Except as expressly set forth herein, the Released Parties make no representations or warranties regarding the Sweepstakes and the Sweepstakes is provided "AS IS" and without warranty of any kind. The Released Parties hereby disclaim all warranties and conditions of merchantability, fitness for a particular purpose, title and non-infringement. The Released Parties have no liability and no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or authority. In no event shall the Released Parties be liable for any indirect, punitive, incidental, special or consequential damages arising out of, or in any way connected with, the Sweepstakes, whether based on contract, tort, strict liability or otherwise, even if advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the foregoing limitation may not apply to all Entrants. Entrants who do not comply with these Official Rules or attempt to interfere with the Sweepstakes in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Sweepstakes-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. The winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description. Sponsor reserves the right to cancel or modify the Sweepstakes if fraud or technical failure compromises the integrity of the Sweepstakes as determined by Sponsor in its sole discretion.
8. **Personal Data & Privacy:** All entries become the sole property of Sponsor and will not be returned. By entering the Sweepstakes, Entrant agrees to treatment of their personal information in accordance with the privacy policy at <http://www.ucbbank.com/privacy>.

- 9. Disputes:** The Sweepstakes is governed by the laws of the United States and the State of Illinois, without respect to conflict of law doctrines. As a condition of participating in the Sweepstakes, Entrants agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or in connection with the Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Illinois having jurisdiction. Further, in any such dispute, under no circumstances will Entrants be permitted to obtain awards for, and hereby waive all rights to claim indirect, punitive, incidental, special or consequential damages, including attorneys' fees, other than Entrant's actual out-of-pocket expenses (e.g., costs associated with entering the Sweepstakes), and Entrant further waives all rights to have damages multiplied or increased.
- 10. Winners List:** For a list of prize winners, send a self-addressed, stamped envelope by November 15, 2021 to: United Community Bank, 120 S. Chatham Rd., Springfield, IL 62704, ATTN: Summer Points Sweepstakes 2021 – Winners List request.
- 11. Sponsor:** The Sweepstakes is sponsored by United Community Bank, 301 N Main St., Chatham, IL 62629 ("Sponsor").