

Mastercard Community Institutions Priceless Surprises® Sweepstakes

Official Rules

No Purchase Necessary to Enter or Win. A Purchase Will Not Increase Your Chances of Winning.

PIN-Based Debit & International Transactions Not Eligible For Automatic Entry.

Entrants waive the ability to bring claims in a class action format.

All entries, whether submitted by using an eligible consumer Mastercard® as described below or by mail, have an equal chance of winning.

Eligibility: The Mastercard Community Institutions Priceless Surprises® Sweepstakes (“Sweeps”) is open only to individuals who are Mastercard cardholders (“Card”) whose account was opened by a participating Mastercard financial institution (as described below) & who are legal permanent U.S. residents (including D.C.), & the legal age of majority (which is eighteen (18) in most states but is nineteen (19) in Alabama & Nebraska & twenty-one (21) in Mississippi) in their state of residence before 4/1/19. Void in Guam, Puerto Rico & where prohibited by law. Employees, officers & directors of Mastercard International Incorporated (“Mastercard” or “Sponsor”); Participating FIs (as outlined below); teamDigital Promotions, Inc. (“Admin”); & each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies & the immediate family members (i.e., spouses, parents, children, & siblings & their respective spouses) and/or those living in the same household of any of the foregoing are not eligible to enter or win this Sweeps. Sponsor, Participating FIs, Admin & each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, & advertising/promotion agencies are each a “Released Party” & shall hereinafter collectively be referred to as the “Released Parties”.

Participating Mastercard FIs: Participating FIs (“Participating FI(s)”): See below for the full list of all 106 Participating FI(s). In order to participate in the Sweeps & be eligible to win a prize, entrant must be an eligible Mastercard (“Card”) cardholder whose Mastercard account was opened by a Participating FI(s) before 4/1/19.

How to Enter: Sweeps begins at 12:00:01AM Central Time (“CT”) on 4/1/19 & ends at 11:59:59PM CT on 12/31/19 (“Promo Period”) & consists of 9 separate, independent entry periods (each an “Entry Period”) as outlined in the chart below. There are 2 methods of entry: 1) **To enter using your Card** – you will automatically receive 1 entry into the Sweeps each time you use your Card to make an eligible purchase transaction during the Promo Period. Purchase transactions involving PIN-based Debit & international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, ATM fees, cash advances, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only purchases made with a Card in good standing (both at time of entry & winner selection) & issued by Participating FI in the U.S. to an identifiable cardholder (as set forth herein) & that are processed & submitted through Mastercard’s U.S. transaction processing system during the Promo Period are eligible for automatic entry; or 2) **To enter without making a purchase** – to receive 1 entry, hand print your full name, complete mailing address, telephone number, date of birth & the words “Mastercard Community Institutions Priceless Surprises Sweepstakes” on a plain 3” x 5” piece of paper & mail it in a sealed, stamped & hand printed #10 envelope to: Mastercard Community Institutions Priceless Surprises Sweepstakes, 211 Greenwood Ave. 2-2, Promo 502, Bethel, CT 06801. Enter as often as you wish by mail, but each entry must be mailed separately, postmarked by the applicable postmark deadline & rec’d by the applicable mail-in deadline (set forth below). There is no limit to the number of entries a consumer may receive during the Promo Period, regardless of entry method. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. All entries become

property of Sponsor & will not be returned. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweeps-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any & all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

Winner Selection: For each Entry Period, winners will be selected in an individual random drawing from among all eligible entries rec'd, for a total of (9) drawings. Drawings will be conducted by Admin, an independent judging organization, whose decisions will be final & binding in all matters relating to this Sweeps. **Non-winning entries rec'd for one Entry Period drawing will not carry forward to subsequent Entry Period drawings.** The potential prize winners will be notified by Admin by telephone, email and/or mail (method selected in Admin's discretion). In the event that a potential winner is selected via a Card transaction, prize will be awarded to the primary account holder (as determined by Participating FI's account records & subject to Participating FI's timely identification of the account holder) named on the account accessed by the Card used to make the entry. Odds of winning will depend on the total number of eligible entries rec'd.

Entry Periods	Entry Period <i>(beginning 12:00 AM CT & ending 11:59 PM CT)</i>	Transaction	Postmark Deadline	Mail-In Deadline	Drawing Dates
Period 1	4/1/19-4/30/19		4/30/19	5/7/19	5/10/19
Period 2	5/1/19-5/31/19		5/31/19	6/7/19	6/12/19
Period 3	6/1/19-6/30/19		7/1/19	7/8/19	7/11/19
Period 4	7/1/19-7/31/19		7/31/19	8/7/19	8/12/19
Period 5	8/1/19-8/31/19		9/3/19	9/10/19	9/13/19
Period 6	9/1/19-9/30/19		9/30/19	10/7/19	10/10/19
Period 7	10/1/19-10/31/19		10/31/19	11/7/19	11/12/19
Period 8	11/1/19-11/30/19		12/2/19	12/9/19	12/12/19
Period 9	12/1/19-12/31/19		12/31/19	1/7/20	1/10/20

Prizes: Prizes: (9) Grand Prize will be awarded, one each entry period. Federal, state, & local taxes & all other expenses not specified herein are winners' sole responsibility. Limit 1 prize per person, immediate family member or household for the entirety of this Sweepstakes. Unclaimed prizes will be forfeited.

(9) Grand Prizes/(1) Grand Prize Awarded Per Month: (1) \$1,000 Mastercard Prepaid® Card (Approximate Retail Value "ARV"=\$1,000/ea.).

Mastercard Prepaid Card restrictions apply. Prize winners will be solely responsible for all federal, state and/or local taxes, & for any other fees or costs associated with the prize(s) they receive, regardless of whether they, in whole or in part, are used. The value of any prize awarded to a winner may be reported for tax purposes as required by law. The winners may be required to provide Sponsor with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of winners for the actual value of the prizes received. The Released Parties are not

responsible for & will not replace any lost, mutilated or stolen prize(s) or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. **TOTAL ARV OF ALL PRIZES: \$9,000**

Privacy: Your use of your Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to participate in this Sweeps & your consent for Sponsor & Admin to obtain, use, & transfer your name, Card number, email & mail, phone number & other information for the purpose of administering this Sweeps, awarding the prizes & to comply with applicable legal requirements. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winner's list. For automatic entries, Sponsor (or Admin on Sponsor's behalf) may obtain the account holder's personal contact information (name, email address, phone number) from Participating FI(s) in order to award prizes.

Participating FI(s) may elect to send email marketing communications to its cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time & free of charge, choose not to receive any of those email communications by clicking on the unsubscribe link within the e-mail. Opting out of receiving email communications from Participating FI(s) will not preclude a consumer from winning.

Except where prohibited by law, acceptance of a prize constitutes each winner's irrevocable consent to Released Parties, & each of their respective agents', successors' & assigns' or other designees', use of winner's name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising & promotional & publicity purposes in any & all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prizes to the winners. You may be required to sign a document confirming your consent. For information regarding Sponsor's privacy practices, please visit <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, & then for a prize (or applicable portion) of equal or greater value. Each Grand Prize winner will be required to notify Sponsor of prize acceptance by returning an executed & notarized Affidavit of Eligibility, Liability Release & (where legal) Publicity Release within 3 days of issuance of notification or other time period determined by Sponsor, in its sole discretion. Each Grand Prize winner may also be required to submit to a confidential background check to confirm eligibility & ensure that the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor in its sole discretion, &, in such event, the prize may be forfeited. Non-compliance with any of the foregoing may result in disqualification & awarding of prize to an alternate winner for the drawing at issue, if time permits. If any prize or prize notification letter is returned as undeliverable or the prize is declined for any reason, winner will be disqualified &, at Sponsor's sole discretion & time permitting, an alternate winner may be selected for the drawing at issue. Should a potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor shall have no further obligation to that potential winner & an alternate winner may be randomly selected from among all remaining eligible Sweeps entries for the drawing at issue, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants agree to be bound by these Official Rules

& agree that Released Parties & their designees & assigns & all of their respective officers, directors, employees, shareholders, representatives, agents, & the franchisees of any of them shall have no liability & entrant will defend, indemnify & hold harmless the Released Parties from & against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) entrant's entry/participation in the Sweeps; (ii) any materials he or she may submit in connection herewith; (iii) the acceptance, possession, use or misuse of a prize or participation in any activities associated with the Sweeps or any prize awarded in connection herewith; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; & (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweeps activity and/or prize. The Released Parties are not responsible for the actions of entrants in connection with the Sweeps, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweeps. Sponsor reserves the right, in its sole discretion, to void any & all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps & to modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps &, in the case of termination, at its discretion, select winners via a random drawing from all eligible, non-suspect entries rec'd prior to the event that required such termination. In the event Sponsor or Admin is prevented from continuing with the Sweeps by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Sweeps by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Admin's control (each a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweeps or prize. Sponsor & Admin additionally reserve the right, in their sole & absolute discretion to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweeps; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner. CAUTION: Any attempt to undermine the legitimate operation of this Sweeps is a violation of criminal & civil laws & should such an attempt be made, the Sponsor & the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law. Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof), & disclaim any implied warranty. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any manufacturer or other person or entity furnishing services or products ("Suppliers") as a part of the prizes provided in connection with the Sweeps; & (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors; (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers; (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties; & (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Except where prohibited by law, entrant agrees that any & all disputes, claims & causes of action arising out of, or connected with, the Sweeps or any prize

awarded shall be resolved individually, without resort to any form of class action, & exclusively by the appropriate court located in the State of New York. All issues & questions concerning the construction, validity, interpretation & enforceability of these Official Rules, entrant's rights & obligations, or the rights & obligations of the Sponsor in connection with the Sweeps, shall be governed by, & construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. The remedy for any claim shall be limited to actual damages, & in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect & will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference & will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, & the terms & conditions of the Official Rules, the Official Rules shall prevail, govern & control & the discrepancy will be resolved in Sponsor's sole & absolute discretion.

Winners' Names: For the winners' names, send a self-addressed, stamped envelope to be rec'd by 3/10/20 to: Mastercard Community Institutions Priceless Surprises® Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801.

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All third-party trademarks belong to their respective owners.

The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements or the Sweeps.

Sponsor: Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577.

Admin: teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801, www.teamDigital.com.

Full list of all 106 Participating Issuers:

Number	Participating Issuer
1	4Front Credit Union
2	Achieva Credit Union
3	Alabama Credit Union
4	Alliance Bank
5	Altura
6	Amalgamated Bank of Chicago
7	American First Credit Union
8	American National Bank
9	Amplify Credit Union
10	BancFirst
11	Bank Independent
12	Bankers Bank of the West
13	BankFirst

14	Boston Firefighters Credit Union
15	Buckeye State Credit Union
16	Bulldog FCU
17	Busey Bank
18	Cambridge Savings Bank
19	Card Assets
20	CEFCU
21	Citadel
22	CME Federal Credit Union
23	Commercial Bank & Trust Co
24	Community Financial CU
25	Consumers Credit Union
26	Credit Union of Texas
27	CU Hawaii
28	Dupaco Community Credit Union
29	DuTrac FCU
30	EECU
31	Eglin Federal Credit Union
32	Empower
33	Enrichment FCU
34	Enterprise Bank and Trust
35	Evansville Teachers Federal Credit Union
36	Excel Federal Credit Union
37	Farmers & Merchants Bank of Long Beach
38	First American Bank
39	First Bank
40	First Bank Kansas
41	First Bankers Trust Company, N. A.
42	First Citizens National Bank
43	First Commonwealth Bank
44	First National Bank & Trust (FNBT)
45	First Premier
46	First State Bank - Winchester
47	First State Community Bank
48	Five Star Bank
49	Focus Bank
50	Fortera Credit Union
51	Fremont Bank
52	Glenview State Bank
53	Great Southern Bank (Affiliate to Principal - participate w/ BINs not ICA)
54	Hanscom Federal Credit Union
55	Independent Bank

56	Indiana Members Credit Union
57	InTouch Credit Union
58	Kemba Financial
59	Kentucky Bank
60	Kimberly Clark Credit Union
61	Kinecta
62	Logix Federal Credit Union
63	MAPS
64	Members First CU
65	Meriwest
66	NCMIC
67	Nicolet National Bank
68	Nodaway Valley Bank
69	Northern Bank & Trust
70	Oxford Bank
71	Patelco
72	Peoples Bank
73	Prairie State Bank
74	PrimeWay Federal Credit Union
75	Provident Bank
76	Rio Bank
77	River City Bank
78	River Valley Credit Union
79	Riverview Bank
80	Sandy Spring Bank
81	Savers Bank
82	Security Bank of Kansas City
83	Southwest Missouri Bank
84	Spokane Teachers Credit Union
85	STAR Financial
86	Stock Yards Bank Trust
87	Stock Yards Bank Trust
88	Sun Community
89	Tampa Bay Federal Credit Union
90	Tampa Postal FCU
91	Three Rivers FCU
92	Thrivent FCU
93	TIB - The Independent BankersBank
94	Tompkins Trust Company
95	UCU
96	Union Bank Company
97	University of Iowa Community Credit Union
98	USE Credit Union

99	ValueBank TX
100	Vantage Credit Union
101	Velocity Credit Union
102	Vibrant Credit Union
103	Virginia Credit Union
104	WebBank
105	Wilson Bank & Trust
106	Windsor Federal Savings & Loan Association