

## SWEEPSTAKES Promotional Giveaway Summary

Use your Debit Card to complete a signature purchase transaction between January and December, 2017 to win a prize valued at \$100 - \$500.

Alternative methods of entry are described below, no purchase or obligation is necessary to enter or win. A minimum of 1 prize will be given each quarter.

### SWEEPSTAKES Official Rules **NO PURCHASE, TRANSACTION OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION.**

**1. Who May Enter:** (a) At the time of your entry, you must be at least 19 years of age and be a legal resident of the United States.

(b) Full and part-time employees of Citizens Bank & Trust ("Sponsor"), directors, affiliates, distributors, subsidiaries, advertising and promotional agencies, suppliers of promotional materials and services (collectively "Sponsor Affiliates"), and each of Sponsor Affiliates' and immediate family members (spouses, children, parents, in-laws and siblings) and persons residing in their homes may not be eligible to enter or win.

**2. How to Enter and Play:** (a) NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner need not be present to win but must prove eligibility. The odds of winning are dependent on the number of entries. Current cardholders ("Current Cardholders") may enter hereinafter described below. Persons that do not have a card ("Non-Current Cardholders") may also enter pursuant to the procedures described below.

(i) Automatic Entry: To enter the Sweepstakes, a Current Cardholder may use his or her Visa Check Card (Card) to complete a signature purchase transaction. Incomplete transactions are not eligible. There is no limit to the number of times a Current Cardholder may enter using this method. Alternatively, if a Current Cardholder does not wish to make a card purchase transaction as a means to enter the Sweepstakes, the Current Cardholder may enter the Sweepstakes by using the alternative method of entry below

(ii) Alternative Method of Entry: To enter the Sweepstakes to win a Prize, anyone may enter by regular mail by printing the words "Sweepstakes Entry," along with his or her name, street address, city, state, zip, and phone number on a 3" by 5" white index card. Mail via the U.S. Postal Service to Sweepstakes, c/o Citizens Bank & Trust, 404 Gunter Avenue, Guntersville, AL 35976. Each individual entry must be hand written and mailed in a separate envelope and must be postmarked by before the last day of the each Sweepstakes period, and received by Sponsor by the last day of each Sweepstakes. A limit of one mail-in entry per day, per postmark date, will be electronically transcribed and entered into the Sweepstakes. Entries that have been generated by a script, macro, bot or any other automated means will be deemed void. Entries that are mechanically reproduced, copied, illegible, incomplete or inaccurate are void.

**3. Prizes:** One or more prizes will be awarded after each Sweepstakes. The first random selection will be on or about January 31, 2017. Winners will be selected at random from all eligible entries received during the period. The odds of winning are dependent on the number of eligible entries received during each Sweepstakes. Winner need not be present to win but must prove eligibility.

**4. Notification of Winners:** After each random selection, the winner will be notified by phone and/or mail at the address shown in the record associated with their Card, in the case of Current Cardholders, or at the address shown in their mail-in entry, in the case of Current and Non-Current Cardholders. This notification will contain the SWEEPSTAKES AGREEMENT for signature by the winner. Upon, and only upon, the winner's execution and return of the SWEEPSTAKES AGREEMENT to Sponsor, Sponsor will, at Sponsor's sole option, either mail the Prize or make arrangements for personal delivery or pick up of the Prize. Winners will have fourteen (14) days from notification to accept the Prize. Allow 4 weeks for delivery a Prize following completion of winner verification process. The date of a mailed notification will be considered (3) days after mailing. The Sponsor is not responsible for, or liable for, any inaccuracy in any information supplied by any entrant.

**5. List of Winners:** To receive a final list of Prize winners, send your written request with a self-addressed, stamped envelope to: Citizens Bank & Trust, 404 Gunter Avenue, Guntersville, AL 35976, Attn: Marketing. Your written request must be received before noon, Central Standard Time within (30) days after the last day of each Sweepstakes.

**6. General Conditions:** (a) **THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.** All local, state and federal laws apply.

(b) By submitting an entry, the winner accepts and agrees to be bound by these Official Rules and the decisions of the Sponsor, whose decisions shall be final.

(c) All entries become the property of the Sponsor. Sponsor is not responsible for illegible, damaged, lost, late or misdirected mail entries.

(d) All entries are subject to verification, and are automatically void and will be rejected if forged, altered, defaced, tampered with, were generated by script, macro, bot or any other automated means, photocopied or otherwise mechanically reproduced, irregular in any way, irregularly obtained, or if they contain errors or omissions.

(e) The prize winner will be required to sign a SWEEPSTAKES AGREEMENT prior to the delivery of the Prize. The SWEEPSTAKES AGREEMENT is a release from liability and consent to use the winner's name, picture, likeness and/or voice for promotional and publicity purposes. Failure to do so will void such winner's entry and such Prize award will be void.

(f) Tax liability, if any, is the sole responsibility of the winner. Sponsor will file the appropriate forms with the appropriate tax authorities, and the winner must certify that he or she is not subject to back-up withholding, or Sponsor will follow the rules requiring back-up withholding.

(g) Sponsor, Sponsor Affiliates and their respective directors, officers, employees, contractors, agents and representatives (together the "Sponsor Group") shall not be liable for any injury or damage related to or resulting from entering the Sweepstakes. By entering the Sweepstakes, entrants irrevocably release and hold the Sponsor Group harmless from any and all damages and claims of any kind in connection with the Sweepstakes or resulting from acceptance, possession or use of any Prize.

(h) By entering the Sweepstakes, winner irrevocably releases Sponsor Group a from any liability whatsoever, and waives any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with this Sweepstakes or acceptance, use of or inability to use, or participation in or inability to participate in Sweepstakes or use of or inability to use any prize (including, without limitation, claims, suits, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other theory.

(i) Prizes may not be substituted, transferred or exchanged. A second winner will be chosen if initial winner does not contact Kasey Culbert or Karen Mitchell at Citizens Bank & Trust at 256.505.4600 within 14 days of notification.

(j) It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his/her phone number or mailing address. To notify Sponsor of a change of address or telephone number, write "Sweepstakes," c/o Citizens Bank & Trust, 404 Gunter Avenue, Guntersville, AL 35976.

(k) Sponsor is not liable for unsuccessful efforts to notify a winner.

(l) By registering to enter the Sweepstakes, entrants affirm that they have read and accepted these Official Rules. The laws of the State of Alabama apply to and govern this Sweepstakes, and any claims must be raised and resolved in the State of Alabama.

(m) Neither Sponsor, nor any of their affiliates, distributors, subsidiaries, advertising and promotional agencies, suppliers of promotional materials and services and any other participant in this Sweepstakes shall be liable for any Prize winner's loss or injury, whether to property, reputation or person, incurred as a result of participating in this Sweepstakes, winning in this Sweepstakes, or using any of the Prizes awarded.