

# PRIZE DRAWING RULES

## OFFICIAL RULES

NO ACCOUNT OR PURCHASE IS NECESSARY TO ENTER OR WIN THIS PRIZE DRAWING. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

**Dates of Prize Drawing:** The PennCrest BANK Prize Drawing begins at 12:00 a.m. Eastern Time (ET) on Thursday, June 20, 2018 and ends at 11:59 p.m. (ET) on Tuesday, July 31, 2018 (the “Prize Drawing Period”).

**Eligibility:** The Prize Drawing is open to legal residents of the United States who are at least 18 years of age at the time of entry (the “Entrant”). Limit one entry per person. Employees, Directors, Officers and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in the same household, whether related or not) of PennCrest BANK, its agents, contractors, subsidiaries, distributors, sales representatives, advertising agencies, and any others engaged in the development, production execution or distribution of this Prize Drawing are not eligible to participate. Void where prohibited by law. PennCrest BANK will not verify receipt of entries for Entrants. Entries submitted become the sole property of PennCrest BANK and will not be returned. PennCrest BANK is not responsible for lost, late, misdirected, illegible or damaged Entries.

**How to Enter:** Direct mail recipients may drop their direct mail piece off at any PennCrest BANK location within the “Prize Drawing Period”. Participants may also obtain a map of all PennCrest BANK locations (“the map”); within the “Prize Drawing Period”, visit all seven (7) PennCrest BANK locations to receive a validation stamp for that location. Once each office has been visited, and validation stamps have been obtained, drop the completed “map” off at any PennCrest BANK location. Incomplete maps will not be eligible for the Prize Drawing.

**Winning:** There will be one (1) winner drawn randomly on or about August 3, 2018 from all Entries received during the Prize Drawing Period. Odds of winning will depend upon the total number of eligible Entries received. Potential Prize winner will be notified in person, by phone or email. The drawings will be conducted under the supervision of PennCrest BANK’s Compliance Committee

whose decisions are based upon their sole discretion and interpretation of these official rules and are final and binding in all respects.

**Prizes/Prize Conditions:** Two (2) Kayaks, as one prize, will be awarded in the Prize Drawing. The Approximate Retail Value (the “ARV”) of the prize is \$700. The ARV includes shipping costs. No transfer, substitution, or cash redemption of prizes is permitted, except at PennCrest BANK’s sole discretion or as otherwise provided herein. PennCrest BANK reserves the right to substitute a prize of equal or greater value if prize becomes unavailable due to reasons beyond the control of the Bank. The retail value of the prize will be reported to the IRS in the form of a 1099-Misc. Winners are solely responsible for any applicable federal, state and local taxes. No more than the number of prizes set forth in these Official Rules will be awarded. Prize winner will be notified no later than August 6, 2018 and prizes must be claimed within ten (10) business days of initial notification. A new random drawing will take place ten (10) business days after initial notification for any unclaimed prizes. Prizes will be distributed approximately three (3) to four (4) weeks following notification and upon verification of information. Potential winners consent to the use of his/her name, company name, likeness, biographical information and voice in advertising worldwide without additional compensation.

**General Rules of Participation:** By participating in this Prize Drawing, Entries agree: (a) to abide by and be bound by these rules and decisions of PennCrest BANK, which shall be final in all respects relating to the Prize Drawing, including without limitation the interpretation of these rules; (b) to release, discharge, indemnify and hold harmless PennCrest BANK, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any other individual or company involved in the development or execution of the Prize Drawing and their respective Directors, Officers and Employees from any and all injuries, liability, losses, damages, rights, claims and actions of any kind including liability for personal injury or death resulting from their participation in the Prize Drawing or their acceptance, use or misuse of the prize, and to execute an appropriate release if asked to do so; (c) if a winner, to the use of their name, voice, image and/or likeness for advertising, publicity and promotional purposes by PennCrest BANK and their subsidiaries and affiliates without further compensation (unless prohibited by law) and to execute specific consent to such use if asked to do so. PennCrest BANK, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any other individual or company involved in the development or execution of the Prize Drawing and their respective directors, officers, shareholders and employees are not responsible and shall not be liable for (a) electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or

destruction; (b) unauthorized access to or alternations of entry materials; (c) technical, network, telephone equipment, electronic, computer, hardware or software malfunctions; and (d) limitations of any kind or inaccurate transmissions of or failure to receive information by PennCrest BANK on account of technical problems or traffic congestion on the Internet or at any Web site or any combination thereof. PennCrest BANK is not responsible for lost, late, incomplete, incorrect, damaged, misdirected, or illegible entries or any condition caused by events beyond its control that may cause the Prize Drawing to be disrupted or corrupted. PennCrest BANK may prohibit an Entrant from participating in the Prize Drawing or winning a prize if, in its sole discretion, it determines that said Entrant is attempting to undermine the legitimate operation of the Prize Drawing by cheating, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other Entrants or PennCrest BANK. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PRIZE DRAWING MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, PENNCREST BANK RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. If, for any reason whatsoever, this Prize Drawing, in PennCrest BANK's sole opinion, is not capable of running as planned including, but not limited to, by reason of infection by computer virus, tampering, fraud, technical failures, or any other cause which, in PennCrest BANK's sole judgment, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Prize Drawing, PennCrest BANK reserves the right at its sole discretion to cancel, terminate, modify or suspend this Prize Drawing and limit entries to those submitted prior to the action taken, or to proceed in such a manner as may be deemed fair and equitable by PennCrest BANK in their sole discretion. Entry information becomes the property of PennCrest BANK. All federal, state and local regulations apply.

**Winner List/Rules Request:** For identification of the winner or a copy of these Official Rules, please send a self-addressed, stamped, business size (#10) envelope to: PennCrest BANK, ATTN: Marketing, 1201 12<sup>th</sup> Street, Altoona, PA16601. Please specify Winner Identification or Rules Request. Requests must be received by August 31, 2018.

Dick's Sporting Goods® is not associated with and does not endorse or sponsor the Prize Drawing.