



Presented by First State Bank & Trust Co. Member FDIC

12 Days of Shop Locally Promotion Rules

The following contest is intended only for legal residents of Nebraska and shall only be construed and evaluated according to United States law. Do not proceed with this contest if you are not a resident of Nebraska.

Void where prohibited.

The 12 Days of Shop Locally prize giveaway presented by First State Bank & Trust Co. official rules consumer disclosure: you have not yet won.

No purchase or payment of any kind is necessary to enter or win.

The 12 Days of Shop Locally Prize Giveaway is sponsored by First State Bank & Trust Co. (“Sponsor”). The contest is governed by these official rules. By participating in the Contest, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the Contest, as determined by Sponsor and its agents, are final in all respects. All references to specific dollar figures herein are stated in local currency. The Contest is subject to all federal, state and local laws and regulations and is void where prohibited by law.

ELIGIBILITY

The Contest is open to legal residents of Nebraska who are eighteen (18) years of age or older at the time of entry; individuals who do not meet this eligibility requirement will be disqualified. First State Bank & Trust Co. directors, officers and employees of First State Bank & Trust Co., and as well as members of their immediate families (defined as parents, spouses, children, siblings and grandparents, regardless of where they reside) and individuals living in the same household as those individuals, whether or not they are related, are not eligible to enter or win. Furthermore, any entrant who has ever been convicted of a felony will not be eligible. Sponsor and Administrator have the right to verify the eligibility of each entrant and disqualify those who don't meet the eligibility requirements. Contest is subject to all applicable federal, state, and local laws.

CONTEST PERIOD

Entry into the Contest begins at 8:00 AM CST on Saturday, November 25th, 2017 and ends at 11:59 PM CST on Saturday, December 16, 2017 ("Contest Period"). Only 1,000 entry numbers will be given out. If all 1,000 numbers are distributed, no more will be made available. Numbers can be claimed until Saturday, December 16, 2017.

HOW TO ENTER

Stop by any First State Bank & Trust location to pick up a set of gift labels with a number printed on them. Each entrant shall only claim one number. When the number is picked up, entrants will need to complete a registration form that enters them into the drawing for the final grand prize to be randomly selected on Monday, December 18, 2017 as well as any prizes not claimed by Wednesday, December 20, 2017 on individual days of the 12 Days promotion. Number holders are automatically entered for a chance to win one of 12 prize packages valued at \$50+ as well as the final grand prize valued at \$600+. If your number is selected on one of the 12 Days (December 6-17), you have until Wednesday, December 20, 2017 to claim your prize. Prizes not claimed by Wednesday, December 20, 2017 will be given out by random drawing of the registration slips on Thursday, December 21, 2017.

Entrants will receive one (1) entry per person. Mass entries or mechanical reproductions, or late, lost, stolen, illegible, misdirected, damaged, inaccurate, incomplete, and/or postage due entries are void. Any attempt at entry except as above stated is void. All entries become the property of the Sponsor and will not be returned.

Additional Entry Conditions: Sponsor has no obligation to advise an entrant of an incomplete or otherwise non-compliant entry. Sponsor is not responsible for lost, late, invalid, unintelligible, incomplete, garbled, or misdirected entries, which will be disqualified. No mailed, telephoned, faxed, or mechanically reproduced entries will be accepted. Proof of submission of an entry will not be deemed proof of receipt. Receipt of entries will not be acknowledged nor will proof of submission of an entry form be deemed proof of receipt. Potential winners may be required to show proof of identification.

WINNER SELECTION

All eligible entries received during the Contest Period will be entered into a drawing for the final prize. All individuals who pick up a number will also be eligible to win a prize from 12 different local Fremont retailers. The 12 Days of Shop Locally individual day winner numbers will be announced daily from December 6-17, 2017 via the First State Bank & Trust Co. Facebook page, website, marquee, KFMT 105.5 FM, KHUB 1340 AM and in the bank branches. Participating retailers will also post the winning numbers. Twelve winners will be selected (one daily from December 6-17, 2017) during the 12 Day of Shop Locally promotion. One winner total will be selected for the final prize. Winners of the final prize will be announced via the First State Bank & Trust Co. Facebook page, website, marquee, KFMT 105.5 FM, KHUB 1340 AM and in the bank branches and by phone on Monday, December 18, 2017 to claim their prize. There will be thirteen (13) winners total – one grand prize (\$600+ value) and 12 daily prizes (\$50+ value). Odds of winning depend on the total number of eligible entries Sponsor receives. Entries will be capped at 1,000.

Each entrant is responsible for monitoring the First State Bank & Trust Co. Facebook page, website, marquee, KFMT 105.5 FM, KHUB 1340 AM or signage in the bank branches for prize notification or other

communications related to this Contest. If a potential prize winner cannot be reached by Administrator (or Sponsor) within three (3) days using the contact information provided at the time of entry, or if prize notification is returned as undeliverable, that potential prize winner shall forfeit the prize. At Sponsor's sole option, the potential winner may be required to sign and return an Affidavit of Eligibility, Liability Release and Prize Acceptance Form and IRS W-9 form and a publicity release within fifteen (15) days of date of issuance. If a potential winner fails to comply with these official rules, that potential winner will be disqualified and, at Sponsor's discretion, the prize may be awarded to an alternate winner. Prize may not be awarded if an insufficient number of eligible entries are received.

PRIZES

Twelve (12) winners will each receive a prize and/or gift certificate of at least \$50 retail-value from participating business. All references to specific dollar figures herein are listed in local currency. Terms and conditions apply. Incidental expenses and all other costs and expenses which are not specifically listed as part of a prize in these Official Rules and which may be associated with the award, acceptance, receipt and use of all or any portion of the awarded prize are solely the responsibility of the respective prize winner. All federal, state and local taxes as well as any other costs and expenses associated with the acceptance and use of a prize are the sole responsibility of the winner. No substitution, transfer or cash equivalent of a prize is permitted, except by Sponsor, which reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. Odds of winning depend on the total number of eligible entries Sponsor receives. All prize details are at the sole discretion of the Sponsor.

ADDITIONAL LIMITATIONS

Prize is non-transferable. No substitution, transfer or cash equivalent of prizes is permitted; however, the Sponsor reserves the right to substitute any prize (or portion thereof) with another of equal or greater value in Sponsor's sole discretion. Acceptance of a prize constitutes permission for First State Bank & Trust Co., Ltd. and its designees to use the winners' respective name, city and state of residence and likeness for advertising and promotional purposes in any and all media now or hereafter known throughout the world in perpetuity at discretion of Sponsor without additional compensation, notification or permission, unless otherwise prohibited by law. Sponsor and its respective affiliates, subsidiaries, agents, representatives, officers, directors, shareholders, employees and participating businesses ("Released Parties") are not responsible for any typographical or other errors in the offer or administration of the Contest, including, but not limited to, errors in any printing or posting of these Official Rules, the selection and announcement of any winner, or the distribution of any prize. Any attempt to damage the content or operation of this Contest is unlawful and subject to possible legal action by Sponsor. Sponsor reserves the right to terminate, suspend or amend the Contest, without notice, and for any reason, including, without limitation, if Sponsor determines that the Contest cannot be conducted as planned or should tampering or unauthorized intervention, technical failure or other cause beyond Sponsor's control corrupt the administration, security, fairness, integrity or proper play of the Contest. In the event any tampering or unauthorized intervention may have occurred, Sponsor reserves the right to void suspect entries at issue. As described above, Winners may be required, at the sole discretion of Sponsor, to complete and return an Eligibility, Liability and Publicity Release (where lawful) and tax forms.

By participating in the contest, entrant agrees that the released parties (i) make no warranty, guaranty or representation of any kind, express or implied, in fact or in law, relating to the contest and/or the prizes; and (ii) disclaim any implied warranty.

PUBLICITY

By participating, each entrant grants Sponsor permission to use his/her name, photograph, likeness or comments for publicity purposes without payment of additional consideration, except where prohibited by law.

COPIES OF THE RULES AND WHO WON

Requests for copies of these Official Rules or a winners list may be sent to First State Bank & Trust Co., Attn: Marketing Department, PO Box 549, Fremont, NE 68026.

SPONSOR: The First State Bank & Trust Co., PO Box 549, Fremont, NE 68026

VOID WHERE PROHIBITED AND/OR RESTRICTED.