

RULES FOR THE FNB SAIL AWAY TO SUMMER GIVEAWAY

Entry period: January 1, 2018 – May 30, 2018

No purchase is necessary to enter.*

The First National Bank (FNB) SAIL AWAY TO SUMMER GIVEAWAY is conducted by First National Bank – Arkansas. Only customers of First National Bank are eligible for the SAIL AWAY TO SUMMER “GIVEAWAY”. Eligible market locations include, Paragould, Jonesboro, Corning, Piggott, Heber Springs, Rogers, Springdale, Fayetteville, Bentonville, and Johnson Arkansas. Bank Employees of First National Bank, First Paragould Bankshares or its subsidiaries are not eligible to enter the “Giveaway”. The FNB employee’s ineligible status also extends to the employee’s immediate family members including: spouses, children, or individuals living in the employee’s household. Also ineligible are directors, and principal shareholders of FNB, their spouses, and members of their household.

Existing individual customers (natural persons) who meet eligibility requirements will automatically be entered into the “Giveaway”. Additional entries will be given to individuals who establish a new customer relationship or refer a new customer to First National Bank DURING THE “GIVEAWAY” ENTRY PERIOD. Businesses and/or organizations are not eligible for “Giveaway” entry.

Participants must be at least 18 years of age by May 30, 2018, and must be a legal resident of the continental United States of America.

The “Giveaway” entry period is from January 1, 2018 – May 30, 2018. First National Bank is giving away 3 Caribbean Cruises to customers. Within the NEA Market, one finalist will be drawn from each of the following branch locations: Paragould, Jonesboro, Corning and Piggott. Those four finalist will then be placed in a drawing for the Sail Away to Summer Giveaway in Northeast Arkansas. One overall NEA Winner will be selected. A winner will be selected from the Heber Springs Branch location for the Sail Away to Summer Giveaway. Within the NWA Market, one finalist will be drawn from each of the following branch locations: Rogers, Bentonville, Springdale, Fayetteville, and Johnson. These five finalist will then be placed in a drawing for the third and final Sail Away to Summer Giveaway for Northwest Arkansas. One overall NWA Winner will be selected. One does not have to be present to win. However the winner must respond within 48 hours. In the event that individual drawn does not claim their prize within 48 hour time frame a second name will be

selected. First National Bank will be giving away 3 Caribbean Cruises. These overall winners will win a 7-Night Caribbean Cruise. The cruise will exclude holiday sailings. The total value of the cruise will not exceed \$5000.00.

Verification of Eligibility: To be eligible for the “Sail Away to Summer Giveaway”, each individual must be a FNB Customer or have completed the non-customer eligibility requirements.

*To enter without purchase: clearly hand print on a 3” x 5” card the following information: “Sail Away to Summer Customer Giveaway”, participants’ name, date of birth, mailing address, city, state, zip code, daytime and evening telephone numbers. No mechanically produced entries will be accepted. There is a limit of 1 non-purchase entry per person. Mailed entries must be received by the close of banking business on May 1, 2018. The non-purchase entry should be mailed via the U.S. Postal Service to: Sail Away to Summer Customer Giveaway, First National Bank, P.O. Box 700, Paragould AR 72451-0700.

Prize: 3 prizes will be awarded bank wide. The prize winners whose entries are drawn will be given the option of accepting the 7-Day Caribbean Cruise or accepting a \$5000 cash prize.

Odds of winning: 1 chance in 36,000, more or less, based on an estimate of eligible entries.

Taxes, Fees, Insurance on winnings: Prizewinners will be responsible for all taxes, title and license fees, and insurance. Recipients will receive appropriate tax notices and forms as required by the IRS.

Limitation of Liability: By participating in the “Giveaway”, entrants agree to release, indemnify, and hold harmless FNB and its Entities and release from and against any injuries, losses, damages, claims, and actions, and any liability of any kind resulting, in whole or in part, directly or indirectly, from or arising from participation in the “Giveaway”, or acceptance, possession, use, misuse, or nonuse (including any travel-related activity thereto) of any prize that may be awarded. Entrants agree that the laws of the state of Arkansas will govern any and all disputes. FNB is not responsible for any technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the “Giveaway”, including, without limitation, errors which may occur in connection with

the administration of the “Giveaway”, the processing of entries, the announcement of the prizes, or in any “Giveaway”-related materials; for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or postage-due entries or mail; or for electronic, computer, or telephonic malfunction or error. If in FNB’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the “Giveaway”, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures which compromise, corrupt or affect the administration, integrity, security, fairness, or proper conduct of the “Giveaway”, the bank reserves the right at its sole discretion to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently; to modify or suspend the “Giveaway”; or to terminate the “Giveaway”, and, at FNB’s discretion, conduct a random drawing to award the prize for the “Giveaway” entry period at issue using all eligible, non-suspect entries received for the applicable “Giveaway” entry period as of the termination date. As a condition of entering the “Giveaway”, participant agrees that: a.) participant hereby waives all rights to claim punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this “Giveaway”, or any prize awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, and in no event shall participants be entitled to receive attorneys’ fees or other legal costs. FNB reserves the right to modify prize award procedures.

Photographic and promotional consent: By entering the “Giveaway”, entrants must agree to the use by FNB and its designees of their names, cities and states of residence and photographs/likenesses for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification, or permission, except where prohibited by law. Upon request, winners must consent to such in writing.

“Giveaway” is subject to all applicable federal, state and local laws and regulations. Void where prohibited.

*REVISED 1/18/18