

# RULES FOR THE FNB LONGEVITY REWARDS GIVEAWAY PROGRAM

Entry period: August 1<sup>st</sup> - December 1st, 2018

No purchase is necessary to enter.\*

The First National Bank (FNB) Longevity Rewards Program is conducted by First National Bank. Only customers of the Corning, Heber Springs, Jonesboro, Paragould and Piggott Branches will be automatically entered in this giveaway program. FNB customers outside of these market areas are ineligible unless they enter manually by mail as explained below in the rules. 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 "Longevity Rewards Program". FNB reserves the right to determine group placement based on complete customer history and bank records. Customers with less than 1 year relationship history are not automatically entered. Three groups of winners will be selected from customers in the eligible markets. Ten customers per longevity category will be selected by random drawing. Customers will be rewarded for their relationship history with First National Bank. Businesses and/or organizations are not eligible for the "Longevity Rewards" entry.

Participants must be at least 18 years of age by August 1, 2018, and must be a legal resident of the continental United States of America.

The "Longevity Rewards Giveaway" entry period is from August 1, 2018, through December 1, 2018.

**Verification of Eligibility:** To be eligible for the "Longevity Rewards Giveaway", each individual must be a FNB Customer within the Northeast Arkansas or Heber Springs Market or have completed the non-customer eligibility requirements.

\*To enter without purchase: clearly hand print on a 3" x 5" card the following information: "FNB Longevity Rewards Giveaway", participant's 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 December 1, 2018. The non-purchase entry should be mailed via the U.S. Postal Service to: FNB Longevity Rewards Giveaway, First National Bank, P.O. Box 700, Paragould AR 72451-0700.

**Prizes:** The three groups of eligible customers will be: Group 1 – customers with an FNB banking relationship from 1 year to 5 years; Group 2 – customers with an FNB banking relationship from 5 years to 10 years; and Group 3 – customers with an FNB banking relationship of more than 10 years. Ten customers from Group 1 will be rewarded with \$250.00 each. Ten customers from Group 2 will be rewarded with \$500.00 each. Ten customers from Group 3 will be rewarded with \$1000.00 each. The cumulative amount to be awarded during the "Giveaway" is \$17,500.00, which will be awarded to and divided among a total of 30 recipients.

**Odds of winning:** 1 chance in 30,000 more or less, based on an estimate of eligible entries.

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

**Limitation of Liability:** By participating in the "Longevity Rewards 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 participant 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.