

Facebook Contest Rules

1. **ENTRY:** No purchase necessary to enter or win.
2. **ELIGIBILITY:** Each contest is open only to legal U.S. residents, its territories, and possessions who have a valid social security number or tax ID number, over the age of 18. North Central bankers, officers, directors, shareholders, and their immediate family members are not eligible to enter or win unless otherwise noted. (Family members include: spouse, parents, children, siblings and their respective spouses.) Participants and winners must reside within the NCB service area.
3. **WINNER SELECTION:** Employees of NCB or designated party will judge the contest and/or choose the winners. All decisions are final. A list of winners can be obtained by emailing customerservice@northcentralbank.com
4. **PRIZES:** Winners will receive merchandise specified in the entry drawing in which they inquired, entered and/or commented. The prize is non-transferrable and may not be exchanged for cash. No substitutions are allowed. Contests are subject to all applicable federal, state and local laws. Void where prohibited by law.
5. **WINNER NOTIFICATION:** Winners will be notified within 5 days. Inability to contact a winner may result in disqualification and selection of an alternate winner. Winners have 10 business days to claim and pick up their prize from the time it is publicly announced on the verified North Central Bank Facebook page. Winners may be required to show proof of identification. Winners will be selected at random as specified in each contest (weekly, monthly, etc.). NCB officials will pick winners through a random selection. All decisions are final. All prizes must be picked up at a NCB Branch unless otherwise stated in the contest language.
6. **GENERAL CONDITIONS:**
7. Participants hereby grant North Central Bank a non-exclusive, perpetual license to broadcast, publish, store, reproduce, distribute, and otherwise use information/comments given in all media now known and later come into being for purposes of trade or advertising without further compensation.
8. North Central Bank is under no obligation to use any Submission.
9. Winners will be required to execute and return a Certificate of Eligibility, Consent and General Release form (if deemed necessary) within 14 days of notification. Non-compliance within this time period may result in disqualification and selection of an alternate winner. Any income tax liability is the sole responsibility of the winner.
10. **USE OF CONTEST INFORMATION:** All entries become the property of NCB. North Central Bank reserves the right to use any and all information related to the contest, including submissions provided by the contestants, for editorial, marketing, and any other purpose, unless prohibited by law.
11. **NOT ENDORSED BY FACEBOOK:** By participating in our contests, you acknowledge that this contest is in no way sponsored, endorsed or administered by, or associated with, Facebook and release Facebook from any and all liability arising from or related to this contest. The information you are providing for this contest is being provided to North Central Bank and not to Facebook, and will be

used to notify you if you have won, and to inform you about special offers from North Central Bank.

12. CONDUCT: All contest participants agree to be bound by these Official Rules. North Central Bank in its sole discretion reserves the right to disqualify any person it finds to be tampering with the entry process, the operation of its web site or is otherwise in violation of these rules.
13. LIMITATIONS OF LIABILITY: NCB is not responsible for late, lost or misdirected email or for any computer, online, telephone or technical malfunctions that may occur. If for any reason, the contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention or technical failures of any sort, North Central Bank may cancel, terminate, modify or suspend the contest. Entrants further agree to release North Central Bank from any liability resulting from or related to participation in the contest.
14. 1099- Upon receiving a gift card, the winner must sign a receipt and receive a 1099 for tax purposes.
15. ALTERNATE FORM OF ENTRY: You may enter the current Facebook contest by emailing your submission to: Customerservice@northcentralbank.com
16. ODDS OF WINNING: Your odds of winning depend on the number of eligible entries received.