



## Go. Swipe. Win.

### FULL DISCLOSURE

**Eligibility:** Chambers Bank debit card not required to enter. Open to new and existing customers of Chambers Bank. Must be 18 years or older to participate.

**How to Enter:** Entrants waive the ability to bring claims in a class action format. Void where prohibited. Eligible purchases begin at 12:00:01AM Central Standard Time (CST) on 11/12/20 and end at 11:59:59PM CST on 12/14/20 ("Promo Period") and consists of two separate, independent entry periods (each an "Entry Period") as outlined in the chart below.

**There are two methods of entry:**

1. **To enter using your Chambers Bank debit card** – You will automatically receive one entry for each Chambers Bank point-of-sale purchase (excludes any ATM transactions) during the designated Entry Period. Purchases must post to your Chambers Bank account between November 12 and December 14 to be eligible. A posted transaction is a finalized transaction reflecting on the checking account, in which the purchase has cleared the account and the funds have been deducted. Transactions in pending status will not be eligible. Entries from unauthorized card use or made with lost, stolen or fraudulent cards are void.
2. **To enter without making a purchase** – To receive one entry into the drawing, hand print your full name, complete mailing address, telephone number, email address, date of birth, and the words "Go. Swipe. Win. Promotion" on a plain 8.5" x 11" piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: Chambers Bank; Attention: Go. Swipe. Win. Promotion; PO Box 609; Danville AR 72833. Enter as often as you wish by mail, but each entry must be mailed separately, and received within the entry period of November 12, 2020 to December 14, 2020. There is no limit to the number of entries a consumer may receive during the Promotional Period, regardless of entry method. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. All entries become property of Chambers Bank and will not be returned. Chambers Bank is not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, third party transaction classification, transaction processing, or communication;

technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Chambers Bank debit card promotion-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this promotion, human error, or otherwise.

Chambers Bank reserves the right, in its sole discretion, to void any and all entries of an entrant who Chambers Bank believes has attempted to tamper with or impair the administration, security, fairness or proper play of this promotion.

**Winner Selection:** For each Entry Period, winners will be selected in an individual random drawing from among all eligible entries received, for a total of two (2) drawings – one drawing on Monday, November 30 and one drawing on Monday, December 15.

Drawings will be conducted by Chambers Bank Management. Decisions will be final and binding in all matters relating to this promotion. The potential prize winners will be notified by Chambers Bank Management by telephone, email and/or mail (method selected in Chambers Bank's sole discretion). In the event that a potential winner is selected via a Debit Card transaction, prize will be awarded to the primary account holder (as determined by Chambers Bank's account records) named on the account accessed by the Card used to make the entry.

Odds of winning will depend on the total number of eligible entries received.

**Entry Periods:** (beginning 12:00 AM CST & ending 11:59 PM CST) Period 1 = 11/12/20-11/29/20; Period 2 = 11/30/20-12/14/20.

**Prizes:** Prize winners will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prize(s) they receive, regardless of whether they, in whole or in part, are used. The value of any prize awarded to a winner may be reported for tax purposes as required by law. The winners may be required to provide Chambers Bank with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of winner(s) for the actual value of the prizes received. Chambers Bank is not responsible for and will not replace any prize that is undeliverable.