

CBI Bank & Trust Debit Card Promotion - January 1 through March 11, 2017

Summary: Use your CBI Bank & Trust debit card for PIN- or signature-based purchases from 12:00 a.m. Central Standard Time on January 1, 2017 through 11:59 p.m. CST on January 31, 2017 ("First Contest Entry Period") and from 12:00 a.m. CST on February 1, 2017 through 11:59 p.m. CST on March 11, 2017 ("Second Contest Entry Period") for chances to win a Samsung® 55" flat screen Smart TV or one of nine \$50 Visa® gift cards which will be awarded for each of the two periods. Entry automatically occurs every time a customer makes a PIN- or signature-based purchase during either Contest Entry Period using a CBI Bank & Trust debit card which is processed through the SHAZAM® network.

There is no limit on entries per eligible customer during the entry periods. Chances of winning a prize are based upon the number of eligible entries received. These prizes may not be exchanged or redeemed for cash or credit.

Official Contest Rules and Regulations

To Enter: There are two (2) ways to enter the Sweepstakes during a Contest Entry Period: 1) Automatic Entry: One entry into the drawing automatically occurs for each PIN- or signature-based purchase completed during the Contest Entry Period by a customer. Certain restrictions may apply. Only debit card PIN- or signature-based purchases made during the Contest Entry Period by cardholders that are not in default under the cardholder agreement for the account associated with the card, which are made using cards issued by CBI Bank & Trust and which are for transactions processed through the SHAZAM® network, are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over limit fees, and health and benefit cards are excluded from automatic entry. Debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. 2) To Enter Without Purchase: Send a 3" x 5" postcard with your name, address, and phone number to: Debit Card TV Contest, CBI Bank & Trust, 301 Iowa Avenue, Muscatine, Iowa 52761. Mail-in entries must be postmarked by the last day of each Contest Entry Period and received by the fifth day following to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. Entries become the property of CBI Bank & Trust and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

Eligibility: The Contest is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of January 1, 2017. Commercial card eligibility is subject to employer policies regarding contest participation and cardholder use. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of Central Bancshares, Inc., CBI Bank & Trust, CBI Investment Services, and affiliated companies are not eligible to enter. The Contest is subject to all applicable federal, state, and local laws and regulations.

Contest Entry Periods: The First Contest Entry Period begins at 12:00 a.m. on January 1, 2017 and ends at 11:59 p.m. on January 31, 2017. The Second Contest Entry Period begins at 12:00 a.m. on February 1, 2016 and ends at 11:59 p.m. on March 11, 2017.

Drawings & Determination of Winners: Random drawings will be held on or about February 6, 2017 from all entries received during the First Contest Entry Period and on or about March 17, 2017 from all entries received during the Second Contest Entry Period. The random drawings will be conducted under the auspices of CBI Bank & Trust, whose decisions are final and binding on matters relating to this promotion. CBI Bank & Trust will notify the winners by U.S. mail and/or telephone immediately following the drawing.

Odds: Actual odds of winning a prize will depend upon the total number of eligible entries received during each Contest Entry Period.

Prizes: For each Contest Entry Period, a grand prize of a Samsung® 55" flat screen Smart TV will be awarded to the first cardholder name drawn. Following the grand prize drawing, a second prize consisting of a \$50 Visa® Gift Card will be awarded to the first cardholder name drawn for each of the nine CBI Bank & Trust locations with which the corresponding deposit account is associated (Buffalo Prairie, Coralville, Davenport, Kalona, Muscatine Downtown, Muscatine Park Avenue, Muscatine Hy-Vee, Washington, and Wilton). A total of two (2) grand prizes and eighteen (18) second prizes will be awarded.

Prize Restrictions & Expense: Any expenses which are related to the acceptance and use of a prize are the sole responsibility of the recipient. This includes but is not limited to taxes, if applicable, and to any expenses associated with Smart TV utilization such as installation, service provider access, subscriptions and purchases made via the device or through software utilized by the device.

Prize Claim: Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless CBI Bank & Trust, and its respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the Contest and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, CBI Bank & Trust's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: CBI Bank & Trust is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. CBI Bank & Trust reserves the right to cancel or modify the Contest if fraud or technical failures compromise the integrity of the drawing as determined by CBI Bank & Trust in its sole discretion. This Contest is governed by laws of the United States with venue in Muscatine, Iowa, for the resolution of all claims and disputes.