



OFFICIAL CONTEST RULES

Revised September, 2015

1) NO PURCHASE OR ACCOUNT RELATIONSHIP IS NECESSARY TO ENTER OR TO WIN. MAKING A PURCHASE OR OPENING OR MAINTAINING AN ACCOUNT WILL NOT INCREASE YOUR ODDS OF WINNING. ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

2) ELIGIBILITY. The Hometown Hundreds Contest (the "Contest") is open to U.S. residents (excluding Puerto Rico, New York and Florida) who are 18 years or older at the time of entry. Employees of CBI Bank & Trust, Central Bancshares Inc., and affiliated companies are eligible to participate inasmuch the structure of the contest precludes them from deriving any direct or indirect benefit from a winning entry.

3) CONTEST OPERATION AND ENTRY. The Contest will begin at 12:01 a.m. (C.S.T.) on Thursday, September 3, 2015 and all entries must be received by 11:59 p.m. (C.S.T.) on Wednesday, September 9, 2015 (the "Initial Contest Period"). Fifty-Two (52) Weekly Prize random drawings will be held from entries received during the Initial Contest Period. One (1) winner of a \$100.00 (One Hundred Dollar) Charitable Donation, made in the name of the contest entrant and paid to a qualifying 501(c)(3)-designated Non-Profit Organization that is based or that maintains a visible presence in the geographic market area served by CBI Bank & Trust (hereinafter referred to as the "Sponsor") will be selected by the members of the CBI Bank & Trust Management Committee. The selection will be made each Friday, starting on Friday, September 10, 2015 and ending on Friday, September 2, 2016, and will be made only from all eligible entries received during the seven-day Thursday through Wednesday period immediately preceding the date of each drawing. Entries may be made in person and by mail. Regardless of the method used, entries must be received by 11:59 p.m. (C.S.T.) each Wednesday evening to be included in the drawing on the subsequent Friday. Only fully-completed entry forms will be considered eligible; however, entrants may indicate their wish to remain anonymous by checking the appropriate box on entry forms. If this box is checked, the entrant's name will not be published in any media or divulged to their selected Non-Profit Organization. In the unlikely event that no eligible Official Entry Forms are received during a seven-day Thursday through Wednesday period, the Sponsor will arbitrarily select a winning Non-Profit Organization for the week based on its knowledge of local organizations which qualify for contest participation.

At the sole discretion of the Sponsor, the Initial Contest Period may be extended for successive seven-day weekly periods (the "Extended Period"). Operation of the contest during the Extended Period will be conducted on a week-to-week basis pursuant to the procedures stated above. The Sponsor reserves the right to unilaterally modify and/or end the contest at any time during the Extended Period without advance public notification.

In-Person Entry: You may enter in person by completing an Official Entry Form and placing it in an Official Entry Box. Forms and boxes are available at selected CBI Bank & Trust locations. If an entry box is unavailable at a given location, you may enter in person by submitting your entry form to a bank employee at any CBI Bank & Trust location during regular business hours.

Mail Entry: You may enter by mail by completing an Official Entry Form, available as a printable Portable Document File (PDF) online at www.cbibt.com and mailing it to: CBI Bank & Trust, Attention: Hometown Hundreds Contest, P.O. Box 146, Muscatine, IA 52761. Only one entry form per envelope will be permitted.

Official Entry Forms are also available at no charge by sending a self-addressed, stamped envelope to: CBI Bank & Trust, Attention: Hometown Hundreds Contest, P.O. Box 146, Muscatine, IA 52761. Only one entry request per envelope will be honored.

In lieu of using an Official Entry Form, you may enter in person or by mail by printing your name, address, phone number, e-mail address, the name of the qualifying 501(c)(3) Non-Profit Organization you are nominating, your reason for selecting the Organization, and your preference regarding whether you wish to remain anonymous on a 3" x 5" card or an 8.5" x 11" piece of paper, and depositing it in an Official Entry Box at a CBI Bank & Trust location or presenting it in person at the bank pursuant to the "In-Person Entry" paragraph above, or mailing it to the address listed above in the "Mail Entry" paragraph.

Limitation on Frequency of Winning: You may enter the Contest as often as you like but only one (1) \$100 donation will be awarded per week. Individual entrants will be allowed to win no more than once per calendar month and no more than two (2) times during any 12 month period. Qualifying 501(c)(3) Non-Profit Organizations will be allowed to win no more than once per calendar month and no more than two (2) times during any 12 month period. Multiple entries generated by means of software, mechanical reproduction, photocopying or other automated processes will be considered ineligible. The Sponsor will not be responsible for incomplete, lost, late, postage-due, misdirected or illegible entries. All entries received will become the property of the Sponsor.

4) PRIZES AND ODDS OF WINNING. Prizes will consist of fifty-two (52) Charitable Donations of \$100.00 (One Hundred Dollars), each made in the name of a winning contest entrant and paid to a qualifying 501(c)(3)-designated Non-Profit Organization that is based or that maintains a physical operational presence in the geographic market area served by the Sponsor. One (1) such prize will be awarded each week of the Contest Period, and during any successive Extended Period, to a winning entry

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selected by random drawing from all eligible entries pursuant to the provisions outlined in Section 3 (“Contest Operation and Entry”) of these Official Rules. The odds of winning any individual weekly drawing will depend on the number of eligible entries received during the seven-day Thursday through Wednesday period preceding each drawing.

5) WINNER NOTIFICATION AND ACCEPTANCE. Weekly winners will be notified by phone and/or e-mail on the Friday of each drawing and their name and the name of the Non-Profit Organization they selected will be published on the Sponsor’s website at www.cbibt.com beginning the week following each prize drawing. The Non-Profit Organization will receive a check in the amount of \$100.00 no later than thirty (30) days following the prize drawing. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions or alternate prizes are allowed. Except where prohibited, and unless the entrant has indicated a preference to remain anonymous by checking the appropriate box on the entry form, participation in the Contest constitutes the entrant’s consent to the publication of her or her name, as well as biographical information and likeness, in any media for any commercial or promotional purpose without limitation or further compensation. For a complete list of prize winners, available after September 2, 2016 for the Initial Contest Period, send a stamped, self-addressed envelope to: CBI Bank & Trust, Attention: Hometown Hundreds, P.O. Box 146, Muscatine, IA 52761. Lists of prize winners during any successive Extended Period of the Contest may be obtained in the same manner.

6) PARTICIPATION. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor. The Sponsor reserves the right to disqualify any persons or entities found to be tampering with or otherwise abusing any aspect of this Contest as solely determined by the Sponsor. In the event that the Contest is compromised by tampering or other causes beyond the reasonable control of the Sponsor which corrupts or impairs the administration, security, fairness or proper operation of the Contest, the Sponsor reserves the right, in its sole discretion, to suspend, modify or terminate the Contest. Should the Contest be terminated prior to the stated expiration date, the Sponsor reserves the right to award prizes utilizing the eligible entries received before the termination date.

7) LIMITS OF LIABILITY. By entering the Contest, the entrant agrees that: a) Any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any prizes awarded, shall be resolved individually without resort to any form of class action, and the entrant waives his or her right to a jury trial for such disputes, claims, and causes of action; b) Any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event shall they include attorneys’ fees and legal expenses; and c) Under no circumstances will any entrant be permitted to obtain any award for, and the entrant hereby waives all rights to claim any punitive, incidental or consequential damages, and any and all rights to have damages multiplied or otherwise increased, and any other damages, other than damages for actual out-of-pocket expenses.

8) CONSTRUCTION. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of any entrant, contestant and the Sponsor, shall be governed by, and construed in accordance with the laws of the State of Iowa, without giving effect to any choice of law or conflict of law rules or provisions (whether of Iowa, or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than Iowa. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. If any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

9) GENERAL RELEASE. By entering the Contest, contestants release CBI Bank & Trust, Central Bancshares Inc., and any other promotional sponsors, and each of their respective affiliated companies, directors, officers, employees, representatives, partners and agents from any liability whatsoever for any claims, costs, injuries, losses or damages of any kind arising out of or in connection with the Contest or with the acceptance, possession or use of any prize including, without limitation, claims, costs, injuries, losses or damages related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light.

10) SPONSOR. The Hometown Hundreds Contest is sponsored by CBI Bank & Trust, Muscatine, Iowa, whose decisions regarding the selection of winners and all other aspects of the Contest shall be final and binding in all respects. The Sponsor will not be responsible for typographical, publishing, printing or other inadvertent errors in these Official Rules or in other materials relating to the Contest. If you have any questions regarding this Contest, please write to CBI Bank & Trust, Attention: Hometown Hundreds, P.O. Box 146, Muscatine, IA 52761 or call (563) 263-3131.

