



FARMERS BANK

Century of Memories Contest Drawing

PRIZE DRAWING RULES

OFFICIAL RULES

NO ACCOUNT OR PURCHASE IS NECESSARY TO ENTER OR WIN THIS PRIZE DRAWING. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

Dates of Prize Drawing: The Farmers Bank Century of Memories Contest Drawing will have a monthly winner per branch and one overall grand prize winner chosen. The monthly drawing begins at 9:00 a.m. Eastern Time (ET) on Monday, March 4, 2019 and ends at 11:59 p.m. (ET) on Friday, November 29th, 2019 (the "Prize Drawing Period").

How to Enter: Bring your Farmers Bank or other personal memento to any Farmers Bank branch location, and have a photo taken by our staff with your item and complete a drawing entry within the "Prize Drawing Period". Objects including medals, photos, letters, coins, antiques, maps, clothing, checkbooks and savings passbooks and anything else associated with Farmers Bank and/or the past century. Participants may obtain a listing and map of all Farmers Bank locations from our website www.farmersbankva.com. Incomplete drawing entries will not be eligible for the Prize Drawing. Allow 3 – 5 business days for photo to be potentially posted to the Farmers Bank Social Media Channels. Entrants agree by completing and submitting a drawing entry form that Farmers Bank may choose not to post pictures on social media channels or on branch display boards if found offensive or inappropriate however, the entrant will still be entered for a chance to win the monthly and grand prize drawings.

Eligibility: The Prize Drawing is open to legal residents of the United States who are at least 18 years of age at the time of entry (the "Entrant"). Limit one entry per person per month (March 2019 – November 2019). Employees, Directors, Officers and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in the same household, whether related or not) of Farmers Bank, its agents, contractors, subsidiaries, distributors, sales representatives, advertising agencies, and any others engaged in the development, production execution or distribution of this Century of Memories Contest Drawing are not eligible to participate. Void where prohibited by law. Farmers Bank will not verify receipt of entry forms for Entrants. Completed entry forms submitted become the sole property of Farmers Bank and will not be returned. Farmers Bank is not responsible for lost, late, misdirected, illegible

or damaged entry forms.

Winning: There will be potentially seven (7) winners drawn monthly from each branch location's drawing entries on or about the first Monday of each month from all Entries received during the Prize Drawing Period. The one (1) Grand Prize winner will be drawn on Wednesday, December 4, 2019. Odds of winning will depend upon the total number of eligible Entries received. If no entries received at each branch location per month, that branch will not have a monthly winner for that month. Potential Prize winner will be notified in person, by phone or email. The drawings will be conducted under the supervision of Farmers Bank's Marketing Department whose decisions are based upon their sole discretion and interpretation of these official rules and are final and binding in all respects.

Prizes/Prize Conditions: A potential of seven (7) \$100 winners will be awarded monthly (March 2019 – November 2019) and one (1) \$1,000 Grand Prize Winner in the Prize Drawing. Farmers Bank reserves the right to substitute a prize of equal or greater value if prize becomes unavailable due to reasons beyond the control of the Bank. The retail value of the prize will be reported to the IRS in the form of a 1099-Misc. Winner is solely responsible for any applicable federal, state and local taxes. No more than the number of prizes set forth in these Official Rules will be awarded. Prize winner will be notified no later than the 5th business day of each and prize must be claimed within ten (10) business days of initial notification. A new random drawing will take place ten (10) business days after initial notification for any unclaimed prizes. Prize will be distributed approximately three (3) to four (4) weeks following notification and upon verification of information. Entrants consents to the use of his/her name, company name, likeness, biographical information and voice in advertising worldwide without additional compensation.

General Rules of Participation: By participating in this Prize Drawing, Entrants agree: (a) to abide by and be bound by these rules and decisions of Farmers Bank, which shall be final in all respects relating to the Farmers Bank Century of Memories Contest Drawing, including without limitation the interpretation of these rules; (b) to release, discharge, indemnify and hold harmless Farmers Bank, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any other individual or company involved in the development or execution of the Farmers Bank Century of Memories Contest Drawing and their respective Directors, Officers and Employees from any and all injuries, liability, losses, damages, rights, claims and actions of any kind including liability for personal injury or death resulting from their participation in the Prize Drawing or their acceptance, use or misuse of the prize, and to execute an appropriate release if asked to do so; (c) to the use of their name, voice, image and/or likeness for advertising, publicity and promotional purposes by Farmers Bank and their subsidiaries and affiliates without further compensation (unless prohibited by law) and to execute specific consent to such use if asked to do so. Farmers Bank, subsidiaries, affiliates, advertising agencies, promotional agencies and suppliers and any



other individual or company involved in the development or execution of the Prize Drawing and their respective directors, officers, shareholders and employees are not responsible and shall not be liable for (a) electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction; (b) unauthorized access to or alternations of entry materials; (c) technical, network, telephone equipment, electronic, computer, hardware or software malfunctions; and (d) limitations of any kind or inaccurate transmissions of or failure to receive information by Farmers Bank on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. Farmers Bank is not responsible for lost, late, incomplete, incorrect, damaged, misdirected, or illegible entries or any condition caused by events beyond its control that may cause the Farmers Bank Century of Memories Contest Drawing to be disrupted or corrupted. Farmers Bank may prohibit an Entrant from participating in the Farmers Bank Century of Memories Contest Drawing or winning a prize if, in its sole discretion, it determines that said Entrant is attempting to undermine the legitimate operation of the Prize Drawing by cheating, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other Entrants or Farmers Bank. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PRIZE DRAWING MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, FARMERS BANK RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW. If, for any reason whatsoever, this Farmers Bank Century of Memories Contest Drawing, in Farmers Bank's sole opinion, is not capable of running as planned including, but not limited to, by reason of infection by computer virus, tampering, fraud, technical failures, or any other cause which, in Farmers Bank's sole judgment, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Farmers Bank Century of Memories Contest Drawing, Farmers Bank reserves the right at its sole discretion to cancel, terminate, modify or suspend this Farmers Bank Century of Memories Contest Drawing and limit entries to those submitted prior to the action taken, or to proceed in such a manner as may be deemed fair and equitable by Farmers Bank in their sole discretion. Entry information becomes the property of Farmers Bank. All federal, state and local regulations apply.

Winner List/Rules Request: For identification of the winner or a copy of these Official Rules, please send a self-addressed, stamped, business size (#10) envelope to: Farmers Bank, ATTN: Marketing Dept., P.O. Box 285, Windsor, Virginia 23487. Please specify Winner Identification or Rules Request. Requests must be received by December, 31, 2019.