

2022 Spring Sweepstakes ("Sweepstakes")

2022 OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED. SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

- 1. ELIGIBILITY REQUIREMENTS:** Open to legal residents of the 50 United States and the District of Columbia, including the territories of Guam and Saipan, who are 18 years of age or older. The following are not eligible to enter or win a prize: employees, contractors, directors and officers of Fiserv Solutions, LLC (the "Sponsor"), its parent, subsidiaries and affiliated companies, employees of participating Financial Institutions as listed in section 3, distributors, web design, advertising, fulfillment, legal, judging and sweepstakes agencies involved in the administration, development, fulfillment and execution of this Sweepstakes (collectively, "Sweepstakes Parties"), and the immediate family members of each (spouse, parent, child, sibling, grandparent, and spouse or "step" of each) and those living in their same households (those persons whether related or not who live in the same residence for at least three months during the twelve-month period preceding the start date of the Sweepstakes). Void where prohibited.
- 2. SWEEPSTAKES PERIOD:** Sweepstakes begins at 12:00:01 a.m. Eastern Time ("ET") on April 1, 2022 and ends at 11:59:59 p.m. ET on May 31, 2022 (the "Sweepstakes Period").
- 3. TO ENTER:** There are two (2) methods of entry into the Sweepstakes.

First Entry Method - Online: Accountholders in good standing (not in default as of time of entry and throughout the Sweepstakes Period) at a participating financial institution (as defined below) ("Financial Institution") will receive one (1) entry into the Sweepstakes for each one (1) of the following actions made during the Sweepstakes Period (each a "Qualifying Transaction").

Qualifying transactions (Bill Pay):

1. Add and Pay a New Bill Pay Payee.
 - New Payee must be added during the Sweepstakes Period.
 - Payment must be scheduled and completed during Sweepstakes Period.
 - Bill Pay payment must be \$5 or more.
2. Activate a new eBill.
3. Set up a new Autopay or Recurring payment.

Qualifying transactions (Zelle®):

1. Add and Pay a new Zelle® contact.
 - New Zelle® contact must be added during Sweepstakes Period.
 - Zelle® transaction must be scheduled and complete during Sweepstakes Period.
 - Zelle® transaction must be \$5 or more.
 - Qualifying Zelle® payments must be paid to a person different from the Zelle® account holder.

Qualifying transactions (TransferNow®):

1. Add and Complete an Inbound Transfer from a New External Account.
 - New External Account must be added during Sweepstakes Period.
 - Inbound Transfer must be scheduled and complete during Sweepstakes Period.

- Inbound Transfer must be at least \$50 moved from New External Account into a qualified account with the Financial Institution.

Qualifying transactions (Mobile):

1. Enroll in Mobile Banking: Download the mobile app and link to your online banking account

Details on Qualifying Transactions: Services offered at the various Financial Institutions vary. All Qualifying Transactions must be completed during the Sweepstakes Period. Qualifying Zelle® payments must be paid to a third-party with a different mailing address from the primary online banking account holder from which the payment is made. Qualifying transfers must be moved between a newly added TransferNow external account and a qualified account at the Financial Institution, and new registration qualifiers must complete the add-and-verify account process. Qualifying Bill Pay transactions must be sent to a unique party with a different mailing address from the Bill Pay subscriber; payments to oneself are excluded. Qualifying Mobile transactions must download the mobile application and link to your online banking account. A qualifying subscriber is a subscriber who is completing a qualifying transaction for the first time or who has not used the associated service during the previous 60 days. All entrants must be the primary accountholder of the Financial Institution account associated with the action used to enter. In the event of a dispute as to who submitted an entry, the natural person associated with the email account used for entry will be considered the entrant, but only if that person is otherwise eligible to enter the Sweepstakes.

Automated means of entry are prohibited and any use of automated devices to enter or subvert the entry process will result in disqualification and all associated entries will be void.

“Participating Financial Institutions” are limited to the following:

1st Advantage Federal Credit Union, ACCESSbank, Align Credit Union, Allied Federal Credit Union, Alta Vista Credit Union, American First Credit Union, APL Federal Credit Union, Apple Federal Credit Union, Armstrong Associates Federal Credit Union, Associated Bank, Associated School Employees Federal Credit Union, Astra Bank, Atlantic City Electric Company Employees Federal Credit Union, Aurora Federal Credit Union, Bank of Bartlett, Bank of Botetourt, Bank of Magnolia Company, Bank of North Dakota, Bank of the Orient, Baptist Health South Florida Federal Credit Union, Bayou Federal Credit Union, Benton State Bank, Bethlehem 1st Federal Credit Union, Bowater Employees Credit Union, Broadway Bank, Buena Vista National Bank, Campbell Federal Credit Union, Cedar Point Federal Credit Union, Choice One Community Credit Union, Cincinnatus Savings and Loan, Citizens and Farmers Bank, Citizens National Bank of Bluffton, Citizens National Bank of Texas, City-County Employees Credit Union, Cleveland Police Credit Union, CMCCU, Comerica Bank, Community Bank of Bay, Conneaut Savings Bank, Connecticut Community Bank, Copper Basin Federal Credit Union, Cosden Federal Credit Union, Crest Savings Bank, Croghan Colonial Bank, Davenport Police Department Credit Union, Dean Bank, Dollar Bank, East River Federal Credit Union, E-Central Credit Union, ECU Credit Union, Emory Alliance Credit Union, Envision Bank, ESSA Bank & Trust, Farmers & Merchants Union Bank, Farmers Bank & Trust, Farmers Insurance Federal Credit Union, Farmers National Bank, Fidelity Bank, First Bank, First Bristol Federal Credit Union, First Citizens State Bank, First Federal Bank, First Federal Bank of Louisiana, , First Financial Federal Credit Union, First National Bank Minnesota, First National Bank of River Falls, First National Bank of Waterloo, First Security Bank, First Southern Bank, First State Bank & Trust, Focus Bank, Fortera Credit Union, Franklin Bank, FRB Federal Credit Union, Fremont Bank, Go Energy Financial Credit Union,

Greenville Federal, Grinnell State Bank, Grundy Bank, GTE Financial, Harris County Federal Credit Union, Havana National Bank, Hawaii Federal Credit Union, Heartland Bank, Holcomb Bank, Homeland Credit Union, Howard University Employees Federal Credit Union, Hughes Federal Credit Union, IBEW 26 Federal Credit Union, Idaho Trust Bank, Illiana Financial Credit Union, Independence Bank, INOVA Federal, InTouch Credit Union, Iowa Trust and Savings Bank, IRCO Community Federal Credit Union, Island Federal Credit Union, Kearny Bank, KUE Federal Credit Union, Lake Region Bank, Lanier Federal Credit Union, Lee Bank, Liberty Bank for Savings, Manasquan Bank, Mars Bank, Mauch Chunk Trust Company, Maui Federal Credit Union, McIntosh County Bank, MED5 Federal Credit Union, Merchants and Farmers Bank, Merck Sharp & Dohme Federal Credit Union, Morton Community Bank, Mutual Credit Union, My Healthcare Federal Credit Union, Neighbors, New York Times Employees Federal Credit Union, North Main Credit Union, North Shore Bank, Northwest Bank & Trust Company, Oak Bank, Ocean Financial Federal Credit Union, Oconee Federal, Ohio State Bank, PA Central Federal Credit Union, Pacific Cascade Federal Credit Union, Parkview Community Federal Credit Union, PCM Credit Union, Peninsula Credit Union, People's Alliance Federal Credit Union, Peru Federal Savings Bank, Piedmont Federal Savings Bank, Pinpoint Federal Credit Union, Points West Community Bank, PremierOne Credit Union, Primebank, Provident Bank, Red Wing Credit Union, Reliabank, Remington Federal Credit Union, RiverWood Bank, Rome Teachers FCU, Rutgers FCU, School District 3 Federal Credit Union, Schuyler Savings Bank, SECNY Federal Credit Union, Sharefax Credit Union, SIUE Credit Union, South Metro Federal Credit Union, South Shore Bank, Space City Credit Union, Springs Valley Bank & Trust Company, St. Anne's Credit Union, Staley Credit Union, STAR Financial Credit Union, State Bank of Cross Plains, Texas People Federal Credit Union, The Bank of Hemet, The Citizens National Bank, The Equitable Bank, The People's Federal Credit Union, The Savings Bank, Town & Country Credit Union, Trust Federal Credit Union, Union Savings Bank, United Cumberland Bank, United Republic Bank, Unity Bank, Unity Catholic Federal Credit Union, US Community Credit Union, Utica Gas & Electric Federal Credit Union, Valley Federal Credit Union, ValueBank Texas, West-Aircomm Federal Credit Union, Westbury Bank, Westmoreland Federal Savings, White Eagle Credit Union, White Sands Federal Credit Union, Woodlands National Bank, Yakima Federal Savings and Loan, Your Legacy Federal Credit Union

Second Entry Method: If you do not have an account or do not want to enter via the methods outlined above, you may enter the Sweepstakes by mail. Hand-print the following on a 3½" x 5" postcard: "2022 Spring Sweepstakes", your full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail it with proper postage to: "2022 Spring Sweepstakes", C/O MRi P.O Box 3129, Oak Park, IL 60303-3129. Limit one (1) entry per postage-stamped postcard. Mail-in entries must be handwritten and postmarked by May 31, 2022 and received by June 8, 2022. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. No mechanical reproductions will be accepted. Sponsor is not responsible for lost, late, illegible, invalid, misdirected, mutilated, incomplete, or postage-due mail/entries, which will be disqualified. Mail-in entries become property of Sponsor and will not be returned.

By participating, entrants agree to Official Rules and the Sponsor's decisions, which are final and binding in all respects. Information collected online in connection with this Sweepstakes will be governed by Sponsor's Privacy Policy (available at <https://www.fiserv.com/en/about-fiserv/privacy-policy.html>).

- 4. SWEEPSTAKES DRAWING AND ODDS OF WINNING:** Prize winners will be selected in a random drawing from all eligible entries received on or about June 14, 2022, by a third-party promotion administrator, whose decisions shall be final and binding on all matters relating to the Sweepstakes. Odds of winning depend on the number of eligible entries received.

5. PRIZES:

Ten (10) Grand Prizes: \$1,000 awarded in the form of a check made payable to each winner.

Total value of all Grand Prizes: \$10,000.

- 6. PRIZE RESTRICTIONS: Limit one (1) prize per person/household.** Prizes are non-transferable and no prize substitution permitted. Winners are solely responsible for any taxes on the prize and will be issued an IRS Form 1099 for the Grand Prize value. As a condition of winning, the potential winner will be required to complete a W-9 Tax Form and will be required to furnish his/her social security number for the purpose of preparation of any tax forms as required by law. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of the winner.
- 7. WINNER NOTIFICATIONS AND PRIZE CLAIMS:** Winners are subject to verification, including verification of age. The potential Grand Prize winners will be required to complete, sign, and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release (granting the use of the winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation) within seven (7) calendar days of attempted mail notification or prize may be forfeited and an alternate winner may be contacted. If winner is an eligible minor in his/her state of residence (18 in NE or AL), the prize will be awarded to the eligible minor's parent or legal guardian, who must sign and complete the Affidavit of Eligibility/Liability Release, and, where lawful the Publicity Release on the minor's behalf. Sponsor is not responsible for any change of mailing address, email address and/or telephone number of entrants. In the event of non-compliance with these Official Rules, or if a prize notification or prize is unclaimed or returned as undeliverable, the prize will be forfeited and an alternate winner may be contacted. Prizes may not be awarded if the prizes are not properly claimed. Prizes will be mailed within 6-8 weeks of verification.
- 8. GENERAL CONDITIONS: INTERNET CAUTION: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION.** If, for any reason, the Sweepstakes is not capable of running as planned for any reason, including without limitation, due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, Sponsor reserves the right, at its sole discretion, to disqualify any individual who is responsible or who tampers with the entry process, and to cancel, modify or terminate the Sweepstakes. In the event of cancellation, Sponsor will award the prize in a drawing from among all eligible, non-suspect entries received prior to cancellation. In the event that an entry is confirmed to have been erroneously deleted, lost or destroyed, entrant's sole remedy shall be another entry into the Sweepstakes. This Sweepstakes is offered only in the United States, including the territories of Guam and Saipan, and is governed by the laws of the state of Wisconsin, and entrant consents to jurisdiction and venue in, and agrees that all claims and disputes must be resolved in, the federal or state courts in Waukesha County, Wisconsin.
- 9. LIMITATIONS OF LIABILITY AND RELEASE:** No liability or responsibility is assumed by Sponsor or Sweepstakes Parties resulting from user's participation in or attempt to participate

in the Sweepstakes. No responsibility or liability is assumed by the Sponsor or Sweepstakes Parties for technical problems or technical malfunction with respect to the processing of the entries or the operation of any website, including data loss and/or corruption, faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity or other online communication problems; errors or limitations of any Internet service providers, servers, hosts or providers; garbled, jumbled or faulty data transmissions; failure of any email transmissions to be sent to or received; lost, late, delayed or intercepted email transmissions; inaccessibility of any website in whole or in part for any reason; traffic congestion on the Internet or a website; unauthorized human or non-human intervention in the operation of the Sweepstakes, including without limitation, any unauthorized tampering, hacking, theft, virus, bug, or worm. The failure of Sponsor and the Sweepstakes Parties to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, act of public enemies, actions of governmental authorities — outside of the control of the Sponsor and the Sweepstakes Parties (excepting compliance with applicable codes and regulations) — or other force majeure event will not be considered a breach of these Official Rules. Sponsor and Sweepstakes Parties are not responsible for any typographical errors in the announcement of any prize or these Official Rules. Sponsor and the Sweepstakes Parties are not responsible for any personal injury or property damage or losses of any kind that may be sustained to user's resulting from participation in the Sweepstakes or the receipt or use of any prize. By participating in the Sweepstakes, the entrant thereby releases Sponsor and the Sweepstakes Parties from any and all claims, damages or liabilities arising from or relating to such entrant's participation in the Sweepstakes. As a condition of entering, entrants (or their parent or legal guardian if an eligible minor) agree (and agree to confirm in writing): (a) to release Sponsor and Sweepstakes Parties from any and all liability, loss or damage incurred with respect to the awarding, receipt, possession, and/or use or misuse of any prize; (b) under no circumstances will entrant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs.

10. PUBLICITY: Except in Tennessee, and where prohibited by law, by accepting a prize, winner (or winner's parent/legal guardian, if winner is an eligible minor) grants permission for Sponsor and those acting under its authority to use his/her name, and address (city and state), photograph, voice and/or likeness, for advertising and/or publicity purposes, in any and all media (including posting on Sponsor's website) now known or hereinafter invented without territorial or time limitations and without further notice to and without additional compensation. If you are selected as a winner, your information will also be included in a publicly-available winners' list.

11. WINNERS' LIST: For the names of the winners, please visit www.springintobetterbanking.com. Winners will be posted for approximately thirty (30) days after verification.

12. SPONSOR: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045

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