

The Bank of Hemet

"Swipe to Win"

SWEEPSTAKES OFFICIAL RULES 12/01/2018 – 1/31/2019

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. PURCHASING PRODUCTS OR SERVICES FROM THE BANK OF HEMET WILL NOT IMPROVE YOUR CHANCES OF WINNING.

DESCRIPTION OF THE SWEEPSTAKES: The "Swipe to Win" (Sweepstakes) will be conducted in a series of monthly promotions, beginning 12:00 AM PST on December 1, 2018, and ends 11:59 PM PST on January 31, 2019 (Sweepstakes Period). By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules. Sweepstakes void where prohibited by law. The Bank of Hemet is the sponsor of this Sweepstakes (Sponsor).

SPONSOR: The Bank of Hemet, 3715 Sunnyside Drive, Riverside, CA 92506. The Bank of Hemet is a Member of FDIC, this sweepstake is not endorsed or insured by the FDIC.

WHO MAY ENTER: Entrants must be at least 18 years of age, have valid U.S. government issued identification and valid tax identification number. Bank employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. Business entities are not eligible to participate. Sweepstakes is void in Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

HOW TO ENTER (EACH ENTRY HAS AN EQUAL CHANCE OF WINNING):

- 1) You will automatically be entered when you use your Bank of Hemet Debit Mastercard® a minimum of 15 times for signature and/or point of sale (POS) purchase transactions based on the transaction posting date in any given monthly Sweepstakes period (from the first day of the month to the last day of the month). **Maximum number of entries allowed during the monthly Sweepstakes period via debit card use is one (1) per person. Entries eligible for any monthly Sweepstakes will not be carried forward to subsequent monthly sweepstakes periods.** The Bank of Hemet will not verify entries for entrants.
- 2) Alternative Method of Entry (AMOE): Mail a 3" x 5" card with your first name, last name, complete address, city, state, zip code, home phone number (including area code) and email address (if any) to "Swipe to Win Sweepstakes" c/o The Bank of Hemet, Attn: Marketing Dept., PO Box 20109, Riverside, CA 92516-0109. Entries must be postmarked by the last day of the month for each monthly Sweepstakes period and received no later than five (5) days thereafter. **Maximum number of entries allowed during the monthly Sweepstakes period via AMOE is one (1) per person. Entries eligible for any monthly Sweepstakes will not be carried forward to subsequent monthly sweepstakes periods.** The Bank of Hemet will not verify receipt of entries for entrants. All entries submitted become the sole property of The Bank of Hemet and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged AMOE entries.

WINNER SELECTION: The Sponsor will conduct a random drawing on or about fifteen (15) business days after the last day of each monthly Sweepstakes period to select one (1) grand prize winner and one (1) runner-up. Odds of winning depend on the number of eligible entries received for each drawing. Winners will not be eligible to win a prize again for the remainder of this Sweepstakes. Winners will be notified by regular mail or phone. If a prize remains unclaimed after 30 days of notification or a winner does not meet the eligibility qualifications, a second random drawing will be held.

PRIZES:

- **Two (2) Grand Prizes with a Retail Value of \$500 each (RV: \$500.00 each).** One (1) Grand Prize winner will be chosen per monthly Sweepstakes period. Maximum value of all prizes guaranteed to be awarded: \$1,000.00. All prizes will be awarded in the form of a check in the corresponding winner's name.
- **Two (2) Runner-up prizes with a Retail Value of \$250 each (RV: \$250.00 each).** One (1) Runner-up Prize winner will be chosen per monthly Sweepstakes period.

Maximum value of all prizes guaranteed to be awarded: \$1,500.00. All prizes will be awarded in the form of a check in the corresponding winner's name.

LIABILITY/GENERAL RULES: The Bank of Hemet is not responsible for any loss which may occur in connection with the "Swipe to Win Sweepstakes." Entrants agree to hold The Bank of Hemet harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Bank of Hemet and its officers, directors and employees are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the "Swipe to Win Sweepstakes." Prizes cannot be substituted, assigned, or

transferred by winners. The Bank of Hemet reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize.

SWEEPSTAKES CONDITIONS: This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsor is not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair practices or intending to annoy, abuse, threaten, or harass any other entrants or Sponsor. If, for any reason, this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of the Sponsor which affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, then the Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes.

CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

VERIFICATION OF WINNERS: Potential winners must continue to comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. Winners will be required to sign an Affidavit of Eligibility, Liability and Publicity Release (except where prohibited) in order to claim his/her prize if applicable. Prizes can be picked up at any mutually agreed upon Bank of Hemet location.

WINNERS LIST: For a list of winners, send a self-addressed stamped envelope to:

The Bank of Hemet
Attn: Marketing Department, Sweepstakes Winners List
P.O. Box 20109
Riverside, CA 92516-0109

PUBLICITY AUTHORIZATION: Each winner agrees to permit the Sponsor to utilize his/her name and likeness in promotional and other Bank materials, including social media communications, without additional compensation or permission, except where prohibited by law.

TAXES: Each prize winner is responsible for all tax consequences (if any) of the prize.

CHOICE OF LAW: All issues concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of any entrant and The Bank of Hemet in connection with the "Swipe to Win Sweepstakes," shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.