

Peoples Bank – Season of Giving, 2023

OFFICIAL CONTEST RULES

Important:

Please read these rules before entering the Contest.

- 1. Eligibility. NO PURCHASE NECESSARY TO ENTER OR WIN.** CONTEST OPEN ONLY TO RESIDENTS OF THE STATE OF WASHINGTON WHO ARE AT LEAST 18 YEARS OLD. IF YOU ARE NOT A RESIDENT OF THESE AREAS, YOU ARE NOT ELIGIBLE TO WIN A PRIZE, AND PEOPLES BANK RESERVES THE RIGHT NOT TO AWARD PRIZES TO ENTRANTS WHO RESIDE IN OTHER JURISDICTIONS. Qualifying purchases must post and settle from December 1 to December 14, 2023 on your Peoples Bank VISA debit card, including point of sale transactions, bill payments, online purchases, phone, or mail-order purchases. Purchase refunds/reversals and ATM transactions do not qualify. For every qualifying purchase made during the stated timeframe, customer will be entered to win one of three \$1,000 cashier's checks. Directors, officers and employees of Peoples Bank and any of their respective affiliate companies, subsidiaries, agents, professional advisors, advertising and promotional agencies, and immediate families and household members of each are not eligible to win any prizes. All applicable federal, state and local laws and regulations apply. Offer void where prohibited. Non-customers may enter once per day by mailing a self-addressed envelope postmarked on or before 12/14/2023 to Peoples Bank Attn: Season of Giving | 3100 Woburn St., Bellingham, WA 98226. No mechanically or electronically reproduced entries will be accepted.
- 2. Disclaimer.** Peoples Bank, all participating sponsors and any of their respective parent companies, subsidiaries, affiliates, directors, officers, professional advisors, employees and agencies will not be responsible for: (a) any late, lost, misrouted, garbled or distorted or damaged transmissions or entries; (b) telephone, electronic, hardware, software, network, Internet, or other computer- or communications-related malfunctions or failures; (c) any Contest disruptions, injuries, losses or damages caused by events beyond the control of Peoples Bank; or (d) any printing or typographical errors in any materials associated with the Contest.
- 3. Contest Period.** The Contest period is from December 1, 2023 to December 14, 2023 (the "Deadline"). All entries must be received by the Deadline to be eligible to win a prize.
- 4. Prizes.** For every qualifying purchase made during the stated timeframe, customer will be entered to win one of three \$1,000 cashier's checks. Odds of winning a prize depend on number of eligible entries received. **ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER.** All prizes will be awarded. Prizes returned as undeliverable or otherwise not claimed within 5 days after delivery of notification will be forfeited and awarded to an alternate winner. Prizes are not transferable. Limit one cash prize per household or address.
- 5. How to Enter.** Each purchase made by a customer's Peoples Bank VISA debit card from December 1, 2023 to December 14, 2023 creates one entry. Eligible purchases include point of sale transactions, bill payments, online purchases, phone, or mail-order purchases. Purchase refunds/reversals and ATM transactions do not qualify. For every qualifying purchase made during the stated timeframe, customer will be entered to win one of three \$1,000 cashier's checks. Non-customers may enter once per day by mailing a self-addressed envelope postmarked on or before 12/14/2023 to Peoples Bank Attn: Season of Giving | 3100 Woburn St., Bellingham,

WA 98226. Your information will not be sold but you may be contacted by Peoples Bank. Three \$1,000 winners will be announced and notified by phone, mail or email on December 15, 2023.

6. **Contest Rules.** Prizewinners will be determined by a random drawing from all eligible entries, to be held at Peoples Bank, 3100 Woburn Street, Bellingham, WA 98226 on December 15, 2023. Three \$1,000 winners will be announced and notified by phone, mail or email on December 15, 2023. To claim a prize, winners should follow the instructions contained in their notification.

7. **General Release.** By entering the Contest, you release Peoples Bank, participating sponsors and any of their respective parent companies, subsidiaries, affiliates, directors, officers, employees and agencies (collectively, the “Released Parties”) from any liability whatsoever, and waive any and all causes of action, for any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Contest or acceptance, possession, or use of any prize (including, without limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other theory.

8. **Use of Winner’s Name, Likeness, etc.** Except where prohibited by law, entry into the contest constitutes permission to use winners’ name, address, likeness and/or prize information, without limitation, for promotional purposes without further permission or compensation. As a condition of being awarded any prize, except where prohibited by law, winners may be required to execute a consent to the use of their name, address, likeness and/or prize information, without limitation, for promotional purposes without further permission or compensation.

9. **Privacy.** The following personally-identifying information will be collected from each entrant: name, age, postal address, email address, telephone and/or cell number. This information will be retained for (2 years) and will then be destroyed. The information will not be shared with other entities.

10. **Affidavit & Release.** As a condition of being awarded any prize, winners may be required to execute and deliver to Peoples Bank a signed affidavit of eligibility and acceptance of these Official Rules and release of liability.

11. **Winners List; Rules Request.** For a copy of the winners list, send a stamped, self-addressed, business-size envelope after December 16, 2023 and before December 16, 2025 to Peoples Bank at the address listed below, Attn: *Season of Giving 2023* Winners List. To obtain a copy of these rules, send a stamped, self-addressed business-size envelope to Peoples Bank at the address listed below, Attn: *Season of Giving 2023* Rules Request. Residents of WA may omit return postage.

12. **Miscellaneous.** The Contest and these Official Rules will be governed, construed and interpreted under the laws of the State of Washington and the United States. Entrants agree to be bound by these Official Rules and by the decisions of Peoples Bank, which are final and binding in all respects. Peoples Bank reserves the right to change these Official Rules at any time, in its sole discretion, and to suspend or cancel the Contest or any entrant’s participation in the Contest should viruses, bugs, unauthorized human intervention or other causes beyond Peoples Bank’s control affect the administration, security or proper play of the Contest or Peoples Bank otherwise becomes (as determined in its sole discretion) incapable of running the Contest as planned. Entrants who violate these Official Rules, tamper with the operation of the Contest or engage in any conduct that is detrimental or unfair to Peoples Bank, the Contest or any other

entrant (in each case as determined in Peoples Bank's sole discretion) are subject to disqualification from entry into the Contest. Peoples Bank reserves the right to lock out persons whose eligibility is in question or who have been disqualified or are otherwise ineligible to enter the Contest. If you have any questions about these Official Rules or the Contest, please e-mail them to marketing@peoplesbank-wa.com or send written questions to Peoples Bank, 3100 Woburn Street, Bellingham, WA 98226.

13. **Force Majeure:** Peoples Bank reserves the right to change, suspend, or cancel the contest if, in Sponsor's sole discretion, intervening circumstances warrant such change, suspension, or cancellation. Intervening circumstances include, but are not limited to, interruption, preemption, or cancellation owing to conditions beyond Sponsor's control, such as strikes, labor disputes, war, insurrection, revolution, terrorism, riot or other civil disturbance, earthquake, fire, flood, or other natural disasters, governmental restrictions, embargoes or other exercises of governmental authority, unavailability of supplies, components, or material, or any other cause beyond Sponsor's control.

14. **Contest Sponsor.** The sponsor of the Contest is Peoples Bank, 3100 Woburn Street, Bellingham, WA 98226. Member FDIC.