

MSU Football Ticket Giveaway

1. Eligibility: The MSU Football Ticket Giveaway is open to legal residents of the United States. Entrants must be 18 years of age or older as of their date of entry in this promotion in order to qualify. This Giveaway is subject to federal, state, and local laws and regulations and is void where prohibited by law. Bank of Vernon's employees, its subsidiaries, affiliates, suppliers, partners, advertising and promotion agencies, and directors (collectively the "Employees"), as well as members of an Employees' immediate family and/or those living in the same household of Employees, are ineligible to participate in the MSU Football Ticket giveaway.

Sponsorship. The sponsor is Bank of Vernon ("Sponsor"), located at P.O. Box 309 Vernon, AL 35592.
Sponsor will conduct the Giveaway as described in these Official Rules.

3. Agreement to Rules: By entering this Giveaway, the Entrant ("You") agrees to abide by the Sponsor's Official Rules and decisions, which are fully and unconditionally binding in all respects. The Sponsor reserves the right to refuse, withdraw, or disqualify any entry at any time at the Sponsor's sole discretion. By entering this Giveaway, the You represents and warrants that You are eligible to participate based on eligibility requirements explained in the Official Rules. You also agree to accept the decisions of the Sponsor as final and binding as it relates to the content of this MSU Football Ticket Giveaway.

4. The MSU Football Ticket Giveaway Entry Period: This promotion begins on August 21st, 2024, at open of business and ends on November 23rd, 2024, at end of business. To be eligible for the Giveaway, entries must be received within the specified Entry Period.

5. How to Enter: Eligible entrants can enter The MSU Football Ticket Giveaway by completing a transaction inside of one of the Bank of Vernon branches, filling out an information card, and inserting it into the designated box. As a participant, your entry must fully meet all Giveaway requirements, as specified in the Official Rules, in order to be eligible to win a prize. Incomplete entries or those that do not adhere to the Official Rules or specifications will be disgualified at the Sponsor's sole discretion.

NOTE: Entries are limited to 1(one) entry per person per transaction made inside of the branch. Entries roll over to the next ticket giveaway within the MSU Football Ticket Giveaway. Entries must consist of a designated entry card and cannot consist of personal business cards or any items other than an official Bank of Vernon entry card. Fraudulent methods of entry or circumvention of the rules may result in the Sponsor invalidating your entries and removing them from the Giveaway at the Sponsor's sole discretion.

6. Prizes: The Winner(s) of the MSU Football Ticket Giveaway (the "Winner") will receive 2 tickets to the designated football game. The prize(s) shall be determined solely by the Sponsor. There shall be no cash or other prize substitution permitted except at the Sponsor's discretion. The prize is non-transferable. The Winner, upon acceptance of the prize, is solely responsible for all expenses related to the prize, including without limitation any and all local, state, and federal taxes. The Winner shall not transfer the assignment of the prize to others, nor shall the Winner request the cash equivalent or prize substitution. By accepting the prize, the selected Winner grants permission for the Sponsor to use the Winner's likeness, entry, and name for purposes of advertising and trade without further compensation unless prohibited by law.

7. Odds: The total number of eligible entries received determines the odds of winning.

8. Selection and Notification of Winner: The Winner will be selected by a random drawing, under the supervision of the Sponsor. The Sponsor will notify the Winner(s) by email and phone during business hours on the Thursday before the designated gameday. The Sponsor is not responsible for nor shall have

no liability for Winner's failure to receive notices due to email security settings that may cause notifications to be marked as spam or junk email. Nor shall the Sponsor be liable for the Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner 1) fails to claim the prize within 24 hours from the time the award notification was sent or 2) is found ineligible, the prize may be forfeited, and an alternate Winner may be selected. Receipt of the prize (offered in the MSU Football Ticket Giveaway) by the Winner is upon the condition of compliance with any and all federal, state, and local laws and regulations. IF THE WINNER VIOLATES ANY OF THESE OFFICIAL RULES, THE WINNER (AT THE SPONSOR'S SOLE DISCRETION) WILL BE DISQUALIFIED, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

9. Rights Granted by You: By submitting an entry card into this Giveaway, You understand and agree that the Sponsor, any individual acting on the Sponsor's behalf, and the licensees successors, and assigns of the Sponsor shall, where permitted by law, have the right to print, publish, broadcast, distribute and use in any media known now or hereafter developed, in perpetuity, worldwide, and without limitation, your submission, name, photo, portrait, voice, likeness, image, statements about the MSU Football Ticket Giveaway, and your biographical information for news, publicity, advertising, promotional purposes, trade, information, and public relations without any further notice, review, consent, compensation, or remuneration.

10. Terms & Conditions: In its sole discretion, the Sponsor reserves the right to modify, suspend, cancel, or terminate the MSU Football Ticket Giveaway should non-authorized human intervention, a bug or virus, fraud, or other causes beyond the Sponsor's control, impact or corrupt the security, fairness, proper conduct, or administration of the MSU Football Ticket Giveaway. The Sponsor, in the event of any of the above issues, may determine the Winner based on all eligible entries received prior to and/or after (if appropriate) the action taken by the Sponsor. Individuals who tamper with or attempt to tamper with the operation or entry process of the Giveaway or website or violate these Terms &

Conditions will be disqualified by the Sponsor in its sole discretion. In its sole discretion, the Sponsor has the right to maintain the integrity of the MSU Football Ticket Giveaway, to void entries for any reason, including, but not limited to entries of anything other than a designated entry card. Attempts by any entrant to deliberately damage or undermine the legitimate operation of the MSU Football Ticket Giveaway may be a violation of criminal and civil laws. If any such attempt is made, the Sponsor reserves the right to seek damages to the fullest extent permitted by law.

11. Limitation of Liability: Your entry into this Giveaway constitutes Your agreement to release and hold harmless the Sponsor and its subsidiaries, representatives, affiliates, partners, advertising and promotion agencies, successors, agents, assigns, directors, employees, and officers against and from any and all claims, liability, illness, injury, death, litigation, loss, or damages that may occur, directly or indirectly from participation in the Giveaway and/or the 1) Winner accepting, possessing, using, or misusing of any awarded prize or any portion thereof; 2) any type of technical failure; 3) the unavailability or inaccessibility of any transmissions, phone, or Internet service; 4) unauthorized intervention in any part of the entry process or the Promotion; 5) electronic error or human error in the Promotion administration or the processing of entries.

12. Disputes: THIS GIVEAWAY IS GOVERNED BY THE LAWS OF THE UNITED STATES, THE STATE OF MISSISSIPPI, AND THE STATE OF ALABAMA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. The Entrant agrees, as a condition of participating in this promotion, that if any disputes cannot be resolved between the Entrant and the Sponsor, and if causes of action arise out of or are connected with this Giveaway, they shall be individually resolved exclusively before a court located in Mississippi or Alabama having jurisdiction, without resorting to any form of class action. Under no circumstances in any such dispute shall the participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with entering this Giveaway). The participant waives all rights to have damages multiplied or increased.

13. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Bank of Vernon website. Go to bankofvernon.bank/privacy-policy to read the Privacy Policy.

14. Winners List: You may obtain a copy of the Winner's name(s) or a copy of these Official Rules, by sending your request via mail with a stamped, self-addressed envelope to: Bank of Vernon P.O. Box 309 Vernon, AL 35592 United States. Requests must be postmarked no later than November 23rd, 2024.

15. By filling out an entry card and inserting the card into the entry box, You, the Entrant, have affirmatively reviewed, accepted, and agreed to all the Official Rules.