First National Bank Debit Card Sweepstakes

Official Rules, No Purchase Necessary, Account Opening is not required

Cash Prize Giveaway Summary

Use your First National Bank Visa debit card to complete a purchase transaction between the dates of June 14, 2013 through August 31, 2013 to be entered in the drawing for \$5000.00 Cash Prize.

Alternative methods of entry are described below, no purchase or obligation is necessary to enter or win. A total of one (1) prize will be given away during the "Sweepstakes". First National Bank is the "Sponsor" of the Sweepstakes \$5,000 Cash Prize giveaway.

Official Rules

NO PURCHASE, TRANSACTION OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION.

1. Who May Enter:

- (a) At the time of your entry, you must be at least 18 years of age and be a legal resident of the United States.
- (b) Full and part-time employees, Officers and Directors of First National Bank, and their immediate families (spouse, parents, children, in-laws, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related are not eligible to enter or win.

2. How to Enter and Play:

- (a) NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner does not need to be present to win, but must prove eligibility to receive the prize. Winner must be able to produce a current driver's license or another form of identification that shows his/her age. The odds of winning are dependent on the number of entries received. There are two (2) ways to enter the sweepstakes.
- (i) Automatic Entry: Current cardholder may use his or her First National Bank's VISA Debit Card ("Card") to complete a purchase transaction. Incomplete transactions are not eligible. e.g., fraudulent or disputed transactions. There is no limit to the number of times a current cardholder may enter using this method. Alternatively, if a current cardholder does not wish to make a card purchase transaction as a means to enter the Sweepstakes, the current cardholder may enter the Sweepstakes by using the alternative method of entry below.
- (ii) Alternative Method of Entry: Anyone may enter the sweepstakes by regular mail by printing the words "Sweepstakes Entry," along with his or her name, street address, city, state, zip, and phone number on a 3" by 5" white index card. Mail the card First Class via the U.S. Postal Service to Debit Sweepstakes, c/o First National Bank Marketing 3320 East State Street, Hermitage, PA 16148. Each individual entry must be hand written and mailed in a separate envelope and must be postmarked by August 31, 2013 and received by Sponsor by September 10, 2013. There is no limit on how many times you enter using this method; however, entries received in any other format than described above will be deemed void. Entries that are mechanically reproduced, copied, illegible, incomplete or inaccurate are void. No purchase is necessary to win.

3. Prize:

One (1) prize will be awarded during the Sweepstakes. The drawing will be on or about September 13, 2013. The winner is drawn at random from all eligible automatic and mail-in entries received during the sweepstakes period. The odds of winning are dependent on the number of eligible entries received. Winner does not need to be present to win, but must prove eligibility to receive the prize.

4. Notification of Winner:

The winner will be notified by telephone or by mail at the address shown in the record associated with his/her Card, in the case of current cardholders, or at the address listed on his/her mail-in entry, in the case of current and non-cardholders. This notification will contain the SWEEPSTAKES AGREEMENT, which must be executed by the winner. Once the winner executes and returns the SWEEPSTAKES AGREEMENT to Sponsor, Sponsor will award the prize. Sponsor will deposit the prize into the winner's FNB checking account, if the winner is a current cardholder, or issue a check to a winner who is not a cardholder. In Sponsor's sole discretion, it may also issue a check to the winner who is a current cardholder. The winner must accept the prize within thirty (30) days from the date he/she is notified that he/she is the winner. The Sponsor is not responsible for, or liable for, any inaccuracy in any information supplied by any entrant.

5. General Conditions:

- (a) THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW. All local, state and federal laws apply.
- (b) By submitting an entry, the winner accepts and agrees to be bound by these Official Rules and the decisions of the Sponsor, whose decisions are final.
- (c) All entries become the property of the Sponsor. Sponsor is not responsible for illegible, damaged, lost, late or misdirected mail entries.
- (d) All entries are subject to verification, and are automatically void and will be rejected if forged, altered, defaced, tampered with, photocopied or otherwise mechanically reproduced, irregular in any way, irregularly obtained, or if they contain errors or omissions.
- (e) The prize winner is required to sign a SWEEPSTAKES AGREEMENT prior to the delivery of the Prize. The SWEEPSTAKES AGREEMENT is a release from liability and consent to use the winner's name, picture, likeness and/or voice for promotional and publicity purposes. Failure or refusal to execute the SWEEPSTAKES AGREEMENT voids the winner's entry and the Sponsor will have no obligation to award the prize.
- (f) Tax liability, if any, is the sole responsibility of the winner. Sponsor will file the appropriate forms with the appropriate tax authorities. First National Bank will report the value of the prize to the IRS on Form 1099 misc.
- (g) Sponsor, its parent, Sponsor Affiliates and their respective directors, officers, employees, contractors, agents and representatives (together the "Sponsor Group") shall not be liable for any injury or damage related to or resulting from entering and/or winning the Sweepstakes. By entering the Sweepstakes, entrants irrevocably release and hold the Sponsor Group harmless from any and all damages and claims of any kind in connection with the Sweepstakes or resulting from acceptance, possession or use of any prize.
- (h) Winner irrevocably releases Sponsor Group from any liability whatsoever, and waives any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with this Sweepstakes or acceptance, use of or inability to use, or participation in or inability to participate in Sweepstakes or use of or inability to use any prize (including, without limitation, claims, suits, 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.
- (i) Prize may not be substituted, transferred or exchanged.
- (j) It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his/her phone number or mailing address. To notify Sponsor of a change of address or telephone number, write "Debit Sweepstakes," c/o First National Bank Marketing, 3320 East State Street, Hermitage, PA 16148
- (k) Sponsor is not liable for unsuccessful efforts to notify a winner.
- (I) By registering to enter the Sweepstakes, entrants affirm that they have read and accepted these Official Rules.
- (m) Neither Sponsor, nor any of their affiliates, distributors, subsidiaries, advertising and promotional agencies, suppliers of promotional materials and services and any other participant in this Sweepstakes shall be liable for any winner's loss or injury, whether to property, reputation or person, incurred as a result of participating in this Sweepstakes, winning this Sweepstakes, or using any of the prize awarded.

OFFICIAL RULES AS STATED, NO PURCHASE NECESSARY.

a EQUAL HOUSING LENDER, MEMBER FDIC