

2017 COMMUNITY BANKING MONTH GIVEAWAY Contest Rules and Restrictions

THE FIRST NATIONAL BANK "COMMUNITY BANKING MONTH GIVEAWAY" CONTEST OFFICIAL RULES

NO PURCHASE REQUIRED TO ENTER OR WIN

1. Eligibility:

THE FIRST NATIONAL BANK (FNB) "COMMUNITY BANKING MONTH GIVEAWAY" CONTEST (the "Contest") is open only to legal residents of the 50 United States (or the District of Columbia), who are 18 years of age or older at the time of drawing. The Contest consists of entries from 4/1/2017 to 05/08/2017, leading to the Grand Prize Drawings to be held approximately on May 9, 2017 at each FNB branch location (Hartford, Richfield and Slinger) at a time TBD. The Grand Prize Winners do NOT need to be present at time of drawing and must provide proof of age at the time of pickup of the Grand Prize. Employees of FIRST NATIONAL BANK and the immediate family (spouse, and children) living in the same household of each such person are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations and is void where prohibited by law.

2. Grand Prizes:

There will be nine grand prize winners, three from each FNB branch location – Hartford, Richfield and Slinger. The winners of the Contest will each receive one \$110 MasterCard® gift card. The winners of the Grand Prize are responsible for any sales taxes and any personal income taxes owed according to IRS rules.

3. Contest Period:

The contest runs from 4/1/2017 through no later than 05/08/2017, with the winners being announced around 05/09/2017.

4. Agreement to Official Rules:

By participating in the Contest, the entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of FIRST NATIONAL BANK OF HARTFORD

which are final and binding in all matters related to the Contest. The entrant specifically agrees that if a situation, conflict, or problems arises that is not addressed by these rules, the decisions of FIRST NATIONAL BANK OF HARTFORD will be absolute and binding.

5. Competitions/Grand Prize Selection:

Grand Prize Winners: Three (3) Grand Prize Winners from each FNB branch (Hartford, Richfield and Slinger) will be determined around May 9, 2017. Winners will be chosen randomly. The Grand Prize winners must provide proof of age at the time of pickup of the Grand Prize, and do not need to be present to win.

Prizes may not be transferred before pick up by the selected winner. The Grand Prize winners may waive his/her rights to receive the \$110 gift card. The Grand Prize is non-assignable and nontransferable. No substitutions will be awarded or allowed. In the event the winner waives his/her right to receive the grand prize, FIRST NATIONAL BANK OF HARTFORD, reserves the right to award the grand prize to the next individual who is drawn from the entries at that branch.

6. How to Enter:

Entrants will obtain a "Community Banking Month Activity Card" from the bank, the bank's website or the bank's Facebook page. Entrants will complete the activities and bring their completed activity square to the bank for verification, upon which the entrant will receive an entry into the contest. FIRST NATIONAL BANK OF HARTFORD reserves the right to and may provide additional entries at its discretion to customers for any reason and under any circumstances (for example, if a customer had to wait some time to be helped, FIRST NATIONAL BANK OF HARTFORD may award an entry to the customer for their patience and inconvenience).

7. Limit:

You may receive only ONE (1) entry for completing each activity on the activity card. There are a total of 20 activities, so entrants can receive up to 20 entries by completing the entire activity card. Any attempt by any participant to obtain more than the stated number of entries by using multiple/different email addresses, devices, identities, or any other methods will void that participant's entries and that participant may be disqualified from the COMMUNITY BANKING MONTH GIVEAWAY Contest.

8. Publicity:

Except where prohibited, participation in the Contest constitutes entrant's consent for FIRST NATIONAL BANK OF HARTFORD to use entrant's name, likeness, prize information, city and state of residence for promotional purposes in any media without further consideration.

9. General Conditions:

In the event that the security, operation, or administration of the Contest is impaired in any way for any reason, FIRST NATIONAL BANK OF HARTFORD may, in its sole discretion, either: (a) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules; or (b) cancel the Contest and award the Grand Prizes in a random drawing from among all eligible entries received up to the time of the impairment. FIRST NATIONAL BANK OF HARTFORD reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Official Rules, or in an unsportsmanlike or disruptive manner. FIRST NATIONAL BANK OF HARTFORD's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Release and Limitations of Liability:

Except where prohibited, by participating in the Contest, entrants agree to release and hold harmless FIRST NATIONAL BANK OF HARTFORD, and its respective owners, subsidiaries, affiliates, prize partners, agents and agencies, and the officers, directors and employees of them (the "Released Parties") from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize, including, but not limited to: (a) unauthorized intervention in the Contest; (b) technical errors related to computers, servers, providers, or telephone, or networks; (c) printing errors; (d) errors in the administration of the Contest, or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use of any prize. Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest and in no event shall the Released Parties be liable for attorneys' fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages. If, for any reason, an entrant's entry is confirmed to have been

erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry, if it is possible. If the Contest, or any part of it, is discontinued for any reason, FIRST NATIONAL BANK OF HARTFORD, in its sole discretion, may elect to hold a drawing from among all eligible competitors determined up to the date of discontinuance for any prize offered herein.

Disputes:

Entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate Wisconsin State Court located in Dane County, Wisconsin; and (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred with entering the Contest, but in no event attorneys' fees. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and FIRST NATIONAL BANK OF HARTFORD in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Wisconsin, without giving effect to any choice of law or conflict of law rules.

Insolvency/Cancellation:

If FIRST NATIONAL BANK OF HARTFORD files for bankruptcy, is unable to meet its debts or other financial obligations, or otherwise becomes insolvent, then FIRST NATIONAL BANK OF HARTFORD reserves the right to cancel the Contest in its entirety with no award of a Grand Prize. By entering into the Contest, Entrant specifically agrees that he/she will have no cause of action or claim against FIRST NATIONAL BANK OF HARTFORD, its respective owners, subsidiaries, affiliates, prize partners, agents and agencies, and the officers, directors and employees of them if the Contest is cancelled for any of the reasons described in these Official Rules.