

**2017 FINANCIAL LITERACY CHAMPION
OFFICIAL RULES**

NO PURCHASE, ACCOUNT OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.

ELIGIBILITY. The Financial Literacy Champion Contest (the "Contest") is open to individuals who are employed or volunteer on behalf of or are affiliated with a non-profit organization or school located in Wisconsin or Illinois and who will be 18 years of age as of April 1, 2017. All entrants must be legal residents of Wisconsin or Illinois and have the permission of the affiliated non-profit or school to participate. Multiple submissions per school or organization are allowed, but only one can be designated a Contest Finalist (defined below). Employees of First National Bank and Trust ("Sponsor"), members of such employees' immediate families and individuals living in the same household with such employees, are not eligible to enter or win the Contest. The Contest is void where the Contest, or the method of entry or any other aspect of the Contest, is prohibited or restricted by, or in violation of, law.

CONTEST SUBMISSION PERIOD. Contest submission will begin at 8:00:00 a.m. Central Standard Time ("CST") on April 3, 2017 and will end at 11:59:59 p.m. CST on April 24, 2017 (the "Contest Period"). Sponsor's time clock is the official clock for the Contest.

HOW TO ENTER. All interested schools, non-profit organizations, or individuals must submit an entry form at www.bankatfirstnational.com/flc for the entry to be considered complete, however interested schools, organizations or individuals, may also submit additional supporting documentation to Sponsor at FUN@bankatfirstnational.com after completing the online submission form. Interested parties may also visit [facebook.com/firstnationalbankandtrust](https://www.facebook.com/firstnationalbankandtrust) to submit an entry. After receipt of submission, entrants will receive an acknowledgement of receipt and copyright release form to be completed for official entry and consideration as a finalist.

By entering the Contest, entrants acknowledge and agree: (1) that they consent to their or their nominee's entry in the Contest, and (2) that their or their nominees entry submitted (including all additional supporting material embodied therein) shall automatically become the sole and exclusive property of Sponsor immediately upon submission.

SUBMISSION REQUIREMENTS. Multiple entries are allowed per school or non-profit, however, only one entry will be allowed for any individual. Submission of multiple entries by or on behalf of the same individual will result in ineligibility with respect to all entries by or on behalf of that entrant. Each submitted entry must be in English.

GENERAL RULES. Sponsor shall not be responsible for non-conforming, lost, late, incomplete, inaccurate, delayed, undelivered, misdirected, or illegible entries or for inaccurate entry information, whether caused by Sponsor or participant or by any computer, technical, or human error or malfunction that may occur in the processing or judging of the administration of this Contest, or in the announcement of prizes. The use of any device to automate the entry process is absolutely prohibited, and any such entries shall be void.

ASSIGNMENT OF ENTRY. By entering this Contest, each entrant assigns to Sponsor all right, title, and interest (including without limitation copyrights and publicity rights) in and to the entry and all supporting material embodied therein, and Sponsor shall be the perpetual and exclusive owner of the entry. To the fullest extent allowed by law, Sponsor may edit, display, reproduce, publish, distribute or otherwise use the entry in any form and any media for any purpose, including promotion and commercial trade, without compensation to entrants or others.

PRIZES. Prizes will be provided to the winning entry (individual nominee) and the affiliated school or non-profit organization in the form of a First National Bank and Trust official check or similar cash-equivalent format as determined by Sponsor. The Financial Literacy Champion prize is \$100 and the school or non-profit organization affiliated with the winner will receive a prize of \$1,000.

SELECTION OF WINNERS. Following the Contest Period all entries will be reviewed for eligibility by a First National Bank committee. Up to 3 entries will be posted to [facebook.com/firstnationalbankandtrust](https://www.facebook.com/firstnationalbankandtrust) in the "FLC" Contest tab/application for final voting by the general public beginning Monday, April 24, 2017, 1:00 p.m. through Monday, May 8, 2017, 11:59:59 p.m. Individuals are able to vote once per person per day, and are required to like the First National Bank page on Facebook (<https://www.facebook.com/FirstNationalBankandTrust>) prior to voting. All votes will be verified and confirmed via Facebook ID. If Sponsor finds any form of voter fraud, entries will be disqualified. The Contest Finalist that receives the most votes will be the winner and shall receive the

Contest prize. The winner and their corresponding school or non-profit organization will be announced the week of May 9, 2017.

HOW TO CLAIM PRIZES. On or about May 9, 2017, Sponsor will notify via telephone and/or email the winning entry the information on how to collect their prize.

PUBLICITY. Unless prohibited by law, participation in the Contest constitutes each entrant's consent for Sponsor to use the entrant's name, age, photograph, image, likeness, statements and school or non-profit organization for Contest or other promotional, advertisement or commercial purposes in any media now known or later developed, without payment or consideration to the school, non-profit organization, entrant or any other person.

PRIVACY. Sponsor will collect personal data from entrants when they enter this Contest, and this information will be used for the purposes of administering the Contest, publicizing the Contest and other promotional purposes that benefit Sponsor.

GENERAL CONDITIONS. By participating in this Contest, each entrant agrees to be bound by these Official Rules and the decisions or interpretation of Sponsor regarding the Official Rules, which are final and legally binding in all respects. In the event that a Prize cannot be awarded for any reason or a winning school or organization is not capable of redeeming a Prize for any reason, Sponsor shall not be obligated to award any Prize, and Sponsor reserves the right whether or not to substitute a Prize (or portion of a Prize) with a prize of comparable or greater value or cash value. Non-compliance with these Official Rules may result in disqualification. A nominee is not a winner until it and all entrants who submitted nominations have fully complied with these Official Rules. No transfer, assignment, cash redemption, or substitution of a Prize is permitted. Prizes are not exchangeable for cash, merchandise, or services.

MISCELLANEOUS. Each entry is subject to verification by Sponsor. Participation in the Contest constitutes agreement and acceptance of these Official Rules. Entrants hereby waive any right to claim ambiguity in these Official Rules.

ADMINISTRATION AND INTERPRETATION. Whenever Sponsor has the option, right or responsibility under these Official Rules to take any action or make any decision, judgment or determination, Sponsor reserves the right to do so (or decide not to do so) in its sole and absolute discretion, for any reason or no reason, without being required to explain or consider the consequences of its actions or the advice, opinions, perspective or rights of anyone else. This is necessary for the efficient operation of the Contest. Sponsor reserves the right to apply and interpret these Official Rules and conduct and administer the Contest. Any decision by Sponsor regarding the Contest, including eligibility of entrants and determination of the winners, shall be final and binding.

RIGHT TO CANCEL OR MODIFY SWEEPSTAKES. If the Contest is not capable of running as planned for any reason or cause which Sponsor deems could corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, including fraud, technical failure, or insufficient participation, Sponsor reserves the right to cancel, terminate, modify or suspend the Contest or these Official Rules, including changing the Contest Period, or selecting a winner from entries received prior to the action taken or in such other manner as Sponsor may deem appropriate.

RELEASE AND LIMITATION OF LIABILITY. Neither the Sponsor, nor its parent or affiliates, nor their respective agents, officers, directors, employees, agencies, or attorneys, are responsible for, and each entrant release all such parties from any claim, cause of action or liability, including without limitation those relating to any personal injury, death, loss, expense or damages of any kind, under any theory of law or in equity, arising from, (a) entry or participation in the Contest or limitation on entrant's ability to do so; (b) acceptance or use of any prizes awarded in the Contest; (c) incomplete, lost, late, damaged, illegible or misdirected e-mail and/or postal mail or other communication; (d) hardware or software failures of any kind; (e) lost or unavailable network connections; (f) publicity and/or privacy rights, defamation, and intellectual property associated with the entrant; or (g) failed, incomplete, garbled or delayed computer transmissions, whether any of the foregoing are caused by users or by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions.

DISPUTES. Each entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by any court of competent jurisdiction located in Beloit, Wisconsin;

(ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by entrant, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than as expressly allowed herein, and further waives any and all rights to have damages multiplied or otherwise increased. **SOME**

JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR

INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor 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 (whether of the State of Wisconsin or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Wisconsin. In the event of a dispute, entries will be deemed to have been submitted by the owner of the e-mail account on the entry. For these purposes, an e-mail account holder shall mean the natural person assigned to such e-mail account by the Internet access provider, online service provider or other organization responsible for assigning e-mail addresses for the domain associated with such email account.

DISCLOSURE OF WINNERS. For a list of Winners, send a self-addressed, stamped envelope for receipt by June 1, 2017 to: First National Bank Marketing Department, 345 E Grand Avenue, Beloit, Wisconsin 53511

SPONSOR: First National Bank and Trust, Beloit, Wisconsin. (the "Sponsor").