

First Bethany Bank & Trust Sweepstakes Official Rules

Who May Enter: At the time of your entry, you must be at least 21 years of age and be a legal resident of the United States.

Full and part-time employees of First Bethany Bank & Trust ("Sponsor"), their affiliates, distributors, subsidiaries, advertising and promotional agencies, suppliers of promotional materials and services (collectively "Sponsor Affiliates"), immediate family members (spouses, children, parents, in-laws and siblings) residing in their homes, may not enter.

How to Enter and Play: NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner need not be present to win but must prove eligibility. The odds of winning are dependent on the number of entries. There are two ways to enter as described below:

For Current Cardholders:

To enter the Sweepstakes to win the **First Prize**, a Current Accountholder must sign up for e-Statements ("new e-Statement Customer") through his or her First Bethany Bank & Trust on-line banking access during the promotional dates. The **First Prize** Sweepstakes is limited to one entry per on-line banking customer (includes owners and authorized signers). To win the **Second Prize**, a Current e-Statement Customer must log on to their on-line banking account. Each time a Current e-Statement Customer logs on to their online banking account, they will be entered in the Sweepstakes. Alternatively, if a Current Accountholder or e-Statement Customer does not wish to sign up for e-statements or log on to online banking as a means to enter the Sweepstakes, the Current Accountholder or e-statement Customer may enter the Sweepstakes for the Grand Prize or Second Prize by regular mail. This is done by printing the words "First Bethany e-Statement Sweepstakes," along with his or her name, street address, city, state, zip, e-mail address, and phone number, on a 3" by 5" white index card. Mail First Class in an envelope via the U.S. Postal Service to "First Bethany e-Statement Sweepstakes," P.O. Box 218, Bethany, Oklahoma, 73008. The envelope must be postmarked on or after February 28, 2014 and received by First Bethany Bank & Trust between March 1 and April 30, 2014.

For Non-Current Accountholders:

To enter the Sweepstakes to win the **Grand Prize** or **Second Prize** a Non-Current Accountholder may enter the Sweepstakes for the Grand Prize by regular mail by printing the words "First Bethany e-Statement Sweepstakes," along with his or her name, street address, city, state, zip, e-mail address, and phone number, on a 3" by 5" white index card. Mail First Class in an envelope via the U.S. Postal Service to "First Bethany e-Statement Sweepstakes," P.O. Box 218, Bethany, Oklahoma, 73008. The envelope must be postmarked on or after February 28, 2014 and received by First Bethany Bank & Trust between March 1, 2014 and April 30, 2014.

Grand Prize: One iPad mini will be awarded to one winner drawn from new e-Statement Customer entries on or about May 5, 2014. **Second Prize:** One iPad mini will be awarded to one winner drawn on from Current e-Statement Customers log on entries or about May 5, 2014. The winners will be drawn at random from all eligible entries and the odds of winning are dependent on the number of entries. Winner need not be present to win but must prove eligibility. Sponsor is not responsible for, and does not guarantee availability of, the Grand Prize event.

Notification of Winners: The winners will be notified by phone and/or e-mail at the address shown in the record associated with their First Bethany Bank & Trust deposit account, in the case of Current Cardholders, or at the e-mail or address shown in their mail-in entry, in the case of Current and Non-Current Cardholders. This notification will contain the SWEEPSTAKES AGREEMENT for signature by the winner. Upon, and only upon, the winner's execution and return of this agreement to First Bethany Bank & Trust, the Bank will award the prize to the winner. Winners will have fourteen (14) days from notification to accept the prize. The Sponsor is not responsible for, or liable for, any inaccuracy in any information supplied by any entrant.

List of Winners: To receive a list of prize winners, send your written request with a self-addressed, stamped envelope to: "First Bethany e-Statement Sweepstakes," P.O. Box 218, Bethany, OK 73008. Your written request must be received before noon, Central Standard Time on May 15, 2014.

General Conditions: This Sweepstakes is void where prohibited or restricted by law. All local, state and federal laws apply. By submitting an entry, each winner accepts and agrees to be bound by these Official Rules and the decisions of the Sponsor, whose decisions shall be final. All entries become the property of the Sponsor. Sponsor is not responsible for illegible, damaged, lost, late or misdirected mail entries.

All entries are subject to verification, and are automatically void and will be rejected if forged, altered, defaced, tampered with, mechanically reproduced, irregular in any way, irregularly obtained, or if they contain errors or omissions.

The prize winners will be required to sign a SWEEPSTAKES AGREEMENT prior to the delivery of the prize. This 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 to do so will void such winner's entry and such prize award will be void.

Tax liability, if any, is the sole responsibility of the winner. Sponsor will file the appropriate forms with the appropriate tax authorities during the month of May, 2014, for the calendar year 2014, and the winner must certify that he or she is not subject to back-up withholding, or Sponsor will follow the rules requiring back-up withholding.

Sponsor and their agencies shall not be liable for any injury or damage related to or resulting from entering the Sweepstakes. By entering the Sweepstakes, entrants release and hold Sponsor and their agencies 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.

By entering the Sweepstakes, each winner releases Sponsor and any of their respective parent companies, subsidiaries, affiliates, directors, officers, employees and agencies (collectively, the "Released Parties") 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.

Prizes may not be substituted, transferred or exchanged. If necessary, due to unavailability or circumstances beyond Sponsor's control, a prize of equal or greater value will be awarded at the sole discretion of Sponsor.

It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his/her phone number, e-mail and/or mailing address. To notify Sponsor of a change of address, e-mail or telephone number, write First Bethany e-Statement Sweepstakes," Bethany, Oklahoma. Sponsor shall not be liable for unsuccessful efforts to notify a winner.

By registering to enter the Sweepstakes, entrants affirm that they have read and accepted these Official Rules. The laws of the State of Oklahoma apply to and govern this Sweepstakes, and any claims must be raised and resolved in the State of Oklahoma.

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 prize winner's loss or injury, whether to property, reputation or person, incurred as a result of participating in this Sweepstakes, winning in this Sweepstakes, or using any of the prizes awarded.

To obtain a written copy of these Official Rules, send a written request in a self-addressed stamped envelope to "First Bethany Check e-Statement Sweepstakes" P. O. Box 218, Bethany, OK 73008.