

THE OWN THE SUMMER SWEEPSTAKES OFFICIAL RULES

Promotion runs from 07/01/17 to 08/31/17

NO PURCHASE OR BILL PAY NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OR BILL PAY WILL NOT IMPROVE YOUR CHANCES OF WINNING.

SWEEPSTAKES ENTRY PERIOD: The Own the Summer Sweepstakes (the "Sweepstakes") begins at 12:00:01 AM Eastern Time ("ET") on Saturday, July 1, 2017 and ends at 11:59:59 PM ET on August 31, 2017 (the "Sweepstakes Period"). There are two (2) Entry Periods as defined the chart below ("Entry Periods"). Each Financial Institution's database clock will be the official timekeeping device for this Sweepstakes. Entries must be received according to the chart below to be eligible for that Entry Period drawing. Entries will not be carried over to subsequent Entry Periods.

ENTRY PERIODS						
Entry Period	Entry Period starts at 12:00:01 AM ET on:	Entry Period ends at 11:59:59 PM ET on:	Mail-in Entry postmarked date	Mail-in received date	Entry by	Code Expiration
1	07/01/17	07/31/17	07/31/17	08/07/17		08/14/17
2	08/01/17	08/31/17	08/31/17	09/07/17		09/14/17

ELIGIBILITY: The Sweepstakes is open to legal residents of the 50 United States, including the District of Columbia, who have reached the age of majority in their state of residence (18, except in AL & NE – 19 and MS, 21) at the time of entry and businesses that are located within the 50 United States including the District of Columbia. Void outside the U.S., and where prohibited by law and subject to all federal, state and local laws. Employees of Fidelity Information Services, LLC (the "Sponsor") US Sweepstakes & Fulfillment Co (the "Administrator") participating Financial Institutions (the "Financial Institutions"), and each of their respective subsidiaries, affiliates, advertising and promotion agencies (collectively, the "Sweepstakes Entities"), and the immediate family members of, and/or those living in the same household of each, are not eligible to enter or win. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

To obtain a list of participating Financial Institutions you may send an email during the Sweepstakes Period to banklist@ownthesummersweepstakes.com. An automated response will be returned, no additional replies will be made.

ENTRY: There are three (3) ways to enter.

Method #1 Add a New Payee. To enter via the New Payee Addition method, an authorized account holder of a participating Financial Institution will be required to add five (5) new payees to their bill pay system offered by that Financial Institution (the "New Payee Addition"). The date and time of the entry will be the date and time that the fifth payee is added. Entries must be complete.

and received by the end of the Entry Period as described in chart above to be entered into the associated drawing.

Method #2: Bill Pay. To enter via the Bill Pay method, an authorized account holder of a participating Financial Institution will be required to pay five (5) bills using the bill pay system offered by that Financial Institution (the "Bill Pay"). Limit: one bill payment per bill payee per Entry Period. Online bill payments must be in the amount of \$10 or more. The date and time of the entry will be the date and time that the fifth bill is processed. Entries must be complete and received by the end of the Entry Period as described in chart above to be entered into the associated drawing.

Method #3: Alternate Method of Entry. To enter without paying five (5) bills or adding five (5) payees, entrants may request a non-bill pay entry code (the "Code") via mail. To request a Code, mail a 3-inch x 5-inch piece of paper in a hand-written envelope including your first name and last name (and business name if participating as a business) and email address to the address corresponding to the Entry Period you are submitting the entry for as described in the Entry Period chart above.

For Entry Period 1, mail to: The Own the Summer Sweepstakes – Period 1, 625 Panorama Trail, Suite 2100, Rochester, NY 14625-2437.

For Entry Period 2, mail to: The Own the Summer Sweepstakes – Period 2, 625 Panorama Trail, Suite 2100, Rochester, NY

14625-2437.

Code requests must be postmarked and received according to the Entry Period chart found on page 1.

Limit: one (1) Code request per envelope. Each request must be mailed separately. Codes may not be used in subsequent Entry Periods. Photocopied, illegible, or mechanically reproduced entries are not eligible. All entries become the property of the Sponsor and will not be returned or acknowledged. Sponsor is not responsible for lost, late, damaged, misdirected or postage-due mailed entries.

Entrant will be sent their Code via email once the request is received and processed. Entrant will be provided a link to follow to use their Code. Entrant must follow all instructions, provide all required contact information and submit an entry by the Code Expiration date for the Entry Period for which the Code was requested.

Limit: Five (5) entries per person per Entry Period, regardless of method of entry. All methods of entry have an equal chance of winning. All entries become the property of the Sponsor and will not be acknowledged or returned.

PRIZE/APPROXIMATE RETAIL VALUE ("ARV")/ODDS:

Grand Prize: Two (2) Grand Prizes will be available to be won, one (1) per Entry Period. Each Grand Prize is \$5,000 that will be awarded in the form of check in the name of the confirmed winner.

The ARV of the Grand Prize is: \$5,000.00 each. The total ARV of all Grand Prizes is: \$10,000.00.

First Prize: Two (2) First Prizes will be available to be won, one (1) per Entry Period. Each First Prize is \$2,500 that will be awarded in the form of check in the name of the confirmed winner.

The ARV of the First Prize is: \$2,500.00 each. The total ARV of all First Prizes is: \$5,000.00. The total ARV of all prizes available to be won: \$15,000.00.

Odds of winning depend upon the total number of eligible entries received per Entry Period.

RANDOM DRAWING: The winners for each prize will be selected from among all eligible entries received for the Entry Period in a random drawing to be held on or about the date specified in the Drawing Date Schedule below, which will take place at the offices of US Sweepstakes & Fulfillment Company, an independent agent of the Sponsor whose decisions are final.

DRAWING DATE SCHEDULE		
Entry Period	Drawing date on or about:	Prizes available to be won:
1	08/28/17	One (1) Grand Prize One (1) First Prize
2	09/28/17	One (1) Grand Prize One (1) First Prize

WINNER NOTIFICATION: Grand Prize and First Prize winners will be confirmed via email and/or phone, and will be required to sign and return, within seven (7) days of notification, an Affidavit of Eligibility, a Liability Waiver, a W-9 Form and where allowable, a Publicity Release (collectively, "the Releases"). The Releases will require the winner to furnish his/her Social Security Number for the sole purpose of tax reporting, as required by law. Noncompliance will result in disqualification and an alternate winner may be selected.

Prize will be awarded within approximately 45 days after the winner is verified.

If a business is selected as a winner, the prize will be awarded in the name the business. Owner must provide the business taxpayer ID#.

Noncompliance will result in disqualification and an alternate winner may be selected. If Releases are returned as undeliverable or if the selected winner cannot accept or receive the prize for any reason, or he/she is not in compliance with these Official Rules, the prize will be forfeited and an alternate winner may be selected in a separate random drawing.

PRIZE CONDITIONS: All expenses related to the acceptance or use of the prize are the sole responsibility of prize winner.

If a prize notification or prize is returned as undeliverable, or if winner is found to be ineligible or not in compliance with these Official Rules that winner will be disqualified, and the prize may be awarded to an alternate winner in a separate random drawing.

Prizes are non-assignable or transferable. No substitution is permitted except if prize is unavailable, in which case a prize of equal or greater value will be awarded. No exchange or substitution of prizes, except at the sole discretion of the Sponsor. Any other incidental expenses on prize not specified herein are the winner's sole responsibility.

Winners are responsible for all federal, state, local and income taxes associated with winning prize. Winners will be required to furnish his/her social security number for the sole purpose of preparation of any tax forms as required by law. Except where prohibited by law, entry and acceptance of prize constitute permission to use winner's name, prize won, hometown, likeness, video tape, photographs, and statements for purposes of advertising, promotion and publicity (including online posting) in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission.

Prize is awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Winners acknowledge that Sponsor and all other businesses affiliated with this Sweepstakes and their agents do not make, nor are in any manner responsible for any warranty, representations, expressed or implied, in fact or in law, relative to the quality, conditions, fitness or merchantability of any aspect of the prize being offered, except that each merchandise prize shall be subject to its manufacturer's standard warranty (if any).

GENERAL: By participating entrants agree to these Official Rules and the decisions of US Sweepstakes & Fulfillment Company and the Sponsor, and release the Sponsor, and their affiliated companies, and all other businesses involved in this Sweepstakes, as well as the employees, officers, directors and agents of each (collectively, "Released Parties"), from all claims and liability relating to their participation in the promotion, and the acceptance and use/misuse of the prize offered. Winner assumes all liability for any injury or damage caused or claimed to be caused, by participation in this Sweepstakes or use/misuse or redemption of the prize. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prize.

If for any reason this Sweepstakes is not capable of running as planned due to an infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsor reserves the right to cancel or modify the Sweepstakes in its sole discretion. The Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes. Sponsor may conduct a random drawing from among all eligible entries received at the time of the Sweepstakes termination. Sponsor is not responsible for incompatibility of entrant's hardware, software or browser technology.

NOTICE TO ONLINE ENTRANTS: In the event of a dispute over the identity of an online entrant, entry will be deemed submitted by the "Authorized Account Holder" of the e-mail address submitted at time of entry. Authorized Account Holder means the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Sponsor may ask any entrant or potential winner to provide Sponsor with proof that such party is the authorized account holder of the e-mail associated with the entry to Sponsor's satisfaction. Entry materials/data that have been tampered with or altered, or mass entries or entries generated by a script, macro or use of automated devices are void. The Released Parties are not responsible for: (i) lost, late, misdirected, damaged or illegible entries; or (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Sponsor on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof; or (iii) any injury or damage to entrant's or any other person's computer related to or resulting from participating in the Sweepstakes. Failure to comply with these Official Rules may result in disqualification from the Sweepstakes. Sponsor reserves the right to: (i) permanently disqualify from any Sweepstakesit sponsors any person it believes has intentionally violated these Official Rules; and (ii) withdraw the online method of entry if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Sweepstakes), and to select winners from among all eligible entries received prior to withdrawal.

LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER OR VANDALIZE THIS WEB SITE OR INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

DISPUTES: Except where prohibited, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the state of Florida. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the state of Florida without giving effect to any choice of law or conflict of law rules (whether of the State of Florida or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the state of Florida. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief.

THE PARTIES HEREBY WAIVE THEIR RIGHT TO JURY TRIAL WITH RESPECT TO ALL CLAIMS AND ISSUES ARISING OUT OF OR RELATING TO THIS PROMOTION WHETHER SOUNDING IN CONTRACT OR TORT, AND INCLUDING ANY CLAIM FOR FRAUDULENT INDUCEMENT THEREOF.

PRIVACY: By entering and providing the required entry information, entrants acknowledge that the Sponsor may also send information, samples or special offers it believes may be of interest to entrant, or other information or goods offered by its marketing partners. Personal information collected from online entrants is subject to the Privacy Policy, which can be found at www.fisglobal.com/privacystatement.

OFFICIAL RULES REQUEST: To request a copy of the Official Rules, send a self-addressed, stamped envelope by September 28, 2017, to: The **Own the Summer Sweepstakes** Official Rules Request, PO Box 25466, Rochester, NY 14625-0466.

WINNER CONFIRMATION: For a written confirmation of the winners (available after September 28, 2017), send a stamped, self-addressed envelope (no later than October 26, 2017), to: The **Own the Summer Sweepstakes** Winner Confirmation Request, PO Box 25466, Rochester, NY 14625-0466.

SPONSOR: Fidelity Information Services, LLC, 601 Riverside Ave., Jacksonville, FL 32204.

Void outside the US, in Puerto Rico, and where prohibited.