

## TSB's 50<sup>th</sup> Anniversary PRIZE PROMOTION OFFICIAL RULES

**NO PURCHASE OR BUSINESS RELATIONSHIP REQUIRED TO ENTER OR WIN AND WILL NOT INCREASE YOUR CHANCES OF WINNING. YOU HAVE NOT WON YET.**

These Official Rules apply to the Tennessee State Bank 50th Anniversary Prize Events to be conducted at the times described below (the "Promotions"). The Promotions consist of a Grand Prize Drawing, fifteen (15) separate Branch Event Drawings, forty-two (42) separate Cash Machine Games, and three (3) Gift Card Drawings.

The Promotions are sponsored and administrated by Tennessee State Bank ("TSB"), located at 2210 Parkway, Pigeon Forge, TN 37863.

**A. GRAND PRIZE DRAWING.** One Grand Prize will be awarded to one winner. The Grand Prize will be a 2022 Ford F-150 4X4 SuperCab, estimated retail value of \$63,305. The odds of winning the Grand Prize depend on the number of eligible entries received during the Grand Prize Period described below; one Grand Prize will be awarded to one winner. The Ford F-150 is Lariat Series, has a 5.0L V8 engine, and an agate black exterior and black interior. Further details on the Grand Prize specifications may be seen on our website at [www.tnstatebank.com](http://www.tnstatebank.com). The winner of the Grand Prize will be required to pay vehicle registration fees and state and local taxes to receive the Grand Prize, estimated at approximately \$4,725, in addition to federal, state and local income taxes that will depend on the winner's personal circumstances. No warranties of any kind with respect to any matter are provided as part of the Grand Prize, other than any warranty provided by the manufacturer. TSB has no responsibility or liability to the winner of the Grand Prize other than to deliver the Grand Prize with the specifications described above and on our website referred to above.

**How to Enter Grand Prize Drawing.** There are three ways to enter the Grand Prize Drawing:

1. During the Grand Prize Period you may complete and submit a Grand Prize entry form on our website at [www.tnstatebank.com](http://www.tnstatebank.com). The "Grand Prize Period" begins at 8:00 a.m. Eastern Time (ET) on April 13, 2022 and ends at 11:59 p.m. ET on October 19, 2022.
2. Or, you may complete and submit a paper Grand Prize entry form at any of the Branch Events described below.
3. Or, you may complete and submit a Grand Prize entry form at any Branch Event using our iPad provided for that purpose at each Branch Event.

Regardless of your method of entry, you may enter the Grand Prize Drawing only one time. Persons entering or attempting to enter the Grand Prize Drawing more than one time may be disqualified from the Grand Prize Drawing and ineligible to receive any Prize.

**Selection of Grand Prize Winner.** On or around October 26, 2022, TSB will conduct a random drawing from among all eligible entry forms received during the Grand Prize Period to award the Grand Prize. You need not be present at the Grand Prize drawing to be eligible to win the Grand Prize. The potential winner will be notified by email or telephone within five (5) days of such drawing, using the information provided by the Grand Prize Drawing entrant on his or her entry form. The potential winner will be required to satisfy the Additional Eligibility Requirements below within five (5) calendar days of notification. Non-compliance within the time frame will result in the potential winner's disqualification. In the event the potential winner is disqualified for any reason, or the potential winner refuses or fails to accept the Grand Prize, TSB will award the Grand Prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the Grand Prize will remain un-awarded. The winner may be required to present a valid U.S. driver's license and proof of automobile insurance prior to delivery of the Ford F-150 Grand Prize.

**B. BRANCH EVENT DRAWINGS.** There will be fifteen (15) separate Branch Events with associated Prize drawings (the "Branch Event Drawings"). The Prizes for each Branch Event Drawing will be (i) one (1) first place Prize awarded to one (1) winner, consisting of a TSB Cooler Bag filled with TSB gifts, estimated retail value of \$75; and (ii) two second place Prizes, one awarded to each of two winners, which will be one (1) Commemorative Coin, estimated retail value of \$4.

**How to Enter a Branch Event Drawing.** You may enter any one (1) of the Branch Event Drawings by coming to one of the Branch Events listed below on the date and at the location stated below and completing and submitting an entry form between 11:00 a.m. to 2:00 p.m. ET, except that you may enter the Turkey Creek Branch Event on the TSB Orange Pearl Houseboat only between 4:30 p.m. and 6:00 p.m. ET:

1. Corporate Branch Event: April 13, 2022, at 2210 Parkway, Pigeon Forge, TN.
2. Pigeon Forge Branch Event: April 27, 2022, at 3155 Parkway, Pigeon Forge, TN.
3. Gatlinburg Branch Event: May 4, 2022, at 414 East Parkway, Gatlinburg, TN.
4. Sevierville Branch Event: May 11, 2022, at 161 Forks of the River Parkway, Sevierville, TN.
5. Wears Valley Branch Event: May 25, 2022, at 3177 Wears Valley Road, Sevierville, TN.
6. Veterans Boulevard Branch Event: June 15, 2022, at 1824 Veterans Boulevard, Sevierville, TN.
7. Jefferson City Branch Event: June 29, 2022, at 106 West Broadway Blvd., Jefferson City, TN.
8. Dolly Parton Parkway Branch Event: July 20, 2022, at 642 Dolly Parton Parkway, Sevierville, TN.
9. Turkey Creek Branch Event on the TSB Orange Pearl Houseboat: July 28, 2022, at Volunteer Landing, Knoxville, TN (we refer to this as a "Branch Event" to be consistent with the names of the other Branch Events, but this Turkey Creek Branch Event location is a houseboat, named the "Orange Pearl," and is not one of TSB's branches).
10. Newport Branch Event: August 3, 2022, at 107 Epley Drive, Newport, TN.
11. Kodak Branch Event: August 17, 2022, at 3307 Winfield Dunn Parkway, Kodak, TN.
12. South Knoxville Branch Event: August 31, 2022, at 3314 Chapman Highway, Knoxville, TN.
13. Dolly Parton Parkway 2 Branch Event: September 14, 2022, at 1375 Dolly Parton Parkway, Sevierville, TN.
14. Seymour Branch Event: September 28, 2022, at 10727 Chapman Highway, Seymour, TN.
15. Powell Branch Event: October 19, 2022, at 7500 Old Clinton Pike, Powell, TN.

You may enter the drawing for any separate Branch Event only one (1) time. Persons entering or attempting to enter a single Branch Event Drawing more than one time may be disqualified from that Branch Event Drawing and all subsequent Branch Event Drawings in these Promotions. However, subject to the **Multiple Entry Limitations** below for persons who are selected as winners in a Branch Event Drawing or as a Participant in a Cash Machine Game, you may enter the drawing at multiple Branch Events.

**Selection of Branch Event Winners.** After the end of each Branch Event, TSB will conduct a random drawing from among all eligible entry forms received during the Branch Event to award the Branch Event Prizes. You need not be present at the drawing to be eligible to win a Branch Event Prize. Each potential winner will be notified at the time of each drawing if that person is present at the drawing; if the potential winner is not present at the time of the drawing, TSB will notify the potential winner on the business day after the Branch Event Drawing by email or telephone using the information provided by the Branch Event Drawing entrant on his or her entry form. The Branch Event Prize must be claimed by the potential winner no later than one week after the day of the Branch Event Drawing. In the event any potential winner is disqualified for any reason, or the potential winner refuses or fails to accept the Prize, TSB will award the Prize to an alternate winner by random drawing from among all remaining eligible entries. Only four (4) alternate drawings will be held, after which the Branch Event Prize will remain un-awarded.

**C. CASH MACHINE GAMES.** There will be forty-two (42) separate Cash Machine Games, three (3) at each of the Branch Events except the Turkey Creek Branch Event on the TSB Orange Pearl Houseboat (the Cash Machine Game will not be conducted at the Turkey Creek Branch Event location because it is a houseboat and not a branch of TSB). The Cash Machine is a box that is approximately 87 inches high, 32 inches wide and 42 inches deep. When the Cash Machine is turned on, hidden fans cause U.S. dollar bills of various denominations (e.g., \$1, \$5, etc.) to swirl in the air within the Cash Machine. Eligible persons whose names are chosen in the drawings described below will be permitted to enter the Cash Machine as "Participants" and attempt to catch and place in box attached to the Cash Machine as many bills as he or she can within 30 seconds, using only his or her hands. Each Participant entering the Cash Machine may

keep all bills he or she catches by hand and places in the box attached to the Cash Machine within this time limit. No Participant may use clothing, nets or other devices to catch dollar bills. The Cash Machine will hold a total of \$1,200 in U.S. bills at the beginning of each day's event, but will not be replenished during the day. This means that there likely will be less money available to win for the second and third Participants of the day. The odds of being chosen as a Participant will depend on the number of eligible entry forms submitted as of the time of each drawing; those odds are likely to decrease over time as more persons enter the drawing throughout the day of each Branch Event.

**How to Participate in a Cash Machine Game.** To participate in a Cash Machine Game, come to any of the Branch Events described above, on the date and during the time of the Branch Event, and submit a Cash Machine Game entry form. At approximately 11:30 a.m., 12:30 p.m., and 1:30 p.m. on the day of each Branch Event, TSB will conduct a random drawing from among all Cash Machine Game entry forms submitted as of such time to choose one (1) individual as a Participant in a Cash Machine Game to attempt to catch and keep the cash as described above. If any person whose name is drawn for participation in a Cash Machine Game is not present at the time of the drawing, does not want to participate in the Cash Machine Game, or is unwilling to sign our Liability Waiver and Release form before participating, TSB will conduct another drawing to select an alternate Participant for that Cash Machine Game.

You may enter a drawing to be a Cash Machine Game Participant only one (1) time at each Branch Event (other than the Turkey Creek Branch Event on the TSB Orange Pearl Houseboat). However, subject to the **Multiple Entry Limitations** below for persons who are selected as winners in a Branch Event Drawing or as a Participant in a Cash Machine Game, you may enter the drawing to be a Cash Machine Game Participant at multiple Branch Events.

**D. GIFT CARD DRAWINGS.** TSB will award one (1) \$50 general use gift card to each of three (3) winners of the Gift Card Drawings. Odds of winning depend on the number of eligible drawing entries received during the Gift Card Entry Period described below; only three Gift Card Prizes will be awarded. Odds of winning also are likely to decrease for each Gift Card drawing because more persons are likely to enter the drawing as the Gift Card Entry Period progresses.

To enter a Gift Card Drawing, come to the TSB Orange Pearl Houseboat for the Turkey Creek Branch Event (described in Part B above) and complete and submit an entry form between 4:30 p.m. and 6:00 p.m. ET (the "Gift Card Entry Period"). At approximately 5:00 p.m. ET during the Gift Card Entry Period, TSB will conduct a random drawing from among all eligible entries received as of the time of the drawing to award one (1) Gift Card Prize to one (1) winner. TSB then will conduct a second random drawing at approximately 5:30 ET to award the second Gift Card Prize, and a third random drawing at approximately 6:00 p.m. ET to award the third Gift Card Prize. (All Gift Card drawing times are approximate.) You may enter the Gift Card Drawings only one (1) time. See also **Multiple Entry Limitations** below for persons who are selected as winners in a Branch Event Drawing or as a Participant in a Cash Machine Game.

The potential winners will be notified at the time of each drawing, if the potential winner is present at the drawing; if the potential winner is not present at the time of the drawing, TSB will notify the potential winner on the business day after the Gift Card drawing by email or telephone using the information provided by the Gift Card Drawing entrant on his or her entry form. The Gift Card Prize must be claimed by the potential winner no later than one week after the day of the Gift Card drawing. In the event any potential winner is disqualified for any reason, or the potential winner refuses or fails to accept the Prize, TSB will award the Prize to an alternate winner by random drawing from among all remaining eligible entries. Only four (4) alternate drawings will be held, after which the Gift Card Prize will remain un-awarded.

## **RULES OF GENERAL APPLICABILITY FOR ALL PROMOTIONS**

**General Eligibility.** You must be a resident of Tennessee and at least 18 years old at the time you enter any drawing. Employees or directors of TSB, or of its parent companies, successors-in-interest, assignees, affiliates, subsidiaries, suppliers, and advertising, public relations, accounting, or legal firms, as well as the immediate family members and individuals living in the same household of such persons are not eligible to enter the Promotion. Shareholders of TSB or of its affiliates, as well as their immediate family members, also are ineligible. For purposes of these eligibility rules, "immediate family member" means a spouse, child, parent, parent of spouse, sibling, or spouse's sibling.

The Promotions are subject to Tennessee and federal law and are void where prohibited. Participation in the Promotions constitutes entrant's full and unconditional agreement to (i) these Official Rules and (ii) TSB's decisions, which are final and binding in all matters related to the Promotions. Winning any Prize is contingent upon fulfilling all requirements set forth herein.

**Additional Eligibility Requirements.** Prior to being eligible to receive any Prize, an entrant who has been selected as the potential winner of any Promotion must provide TSB with (1) verification of Tennessee residency, with a government

issued identification card; (2) any information or certifications needed by TSB, in its judgment, for tax reporting or other purposes. A potential winner also may be required to complete and sign a Declaration of Compliance and a Liability Waiver and Release. Any person selected to be a Participant in a Cash Machine Game will be required to complete and sign a Liability Waiver and Release before he or she may participate in a Cash Machine Game.

**Multiple Entry Limitations.** Any person who wins a Branch Event Drawing, Gift Card Drawing, or is selected to be a Cash Machine Game Participant may NOT enter any Branch Event Drawing, any drawing to be a Cash Machine Participant, or a Gift Card Drawing for the next thirty (30) days. Each eligible person otherwise may enter a drawing at each Branch Event and each Cash Machine drawing, and may enter one of the Gift Card Drawings.

**Publicity.** Tennessee State Bank may request to use your oral and /or written statement(s), pictures and/or voice recording(s) for the limited purpose of use on its Facebook or Instagram page, Website, or in other advertising or public relations print or electronic media. If you consent, Tennessee State Bank will present you with a consent form to complete. Your receipt of a Prize does not depend upon whether you provide this consent.

**General Conditions.** TSB reserves the right to cancel, suspend and/or modify the Promotions, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Promotions, as determined by TSB in its sole discretion. In such event, TSB, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the Prizes offered herein. TSB 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 Promotions or to be acting in violation of the Official Rules of this or any other promotion. TSB may also suspend or cancel any or all Promotions due to conditions out of our control, including without limitation acts of God, pandemics, civil unrest, war or terrorist threats.

#### **Additional Terms.**

- All federal, state and local taxes and any other costs and expenses associated with the acceptance of a Prize not specifically provided for in these Official Rules, including but not limited to vehicle title transfer, vehicle registration, and insurance relating to the Grand Prize, are solely the responsibility of the applicable winner. Winners are solely responsible for reporting and paying any and all applicable taxes. TSB will issue an IRS FORM 1099-MISC for the value of any prize that is valued at \$600 or more.
- No substitution, cash equivalent, or transfer of Prize permitted except at the sole discretion of Tennessee State Bank, who reserves the right to substitute a Prize (or portion thereof) with one of equal value.
- All Prizes must be claimed in person by the winner.
- A list of winners will be made available upon request; contact the TSB Marketing Department at 865-908-5789.
- All information collected by TSB from Promotion entrants and Participants is subject to our Privacy Policy, available by calling our Marketing Department at 865-908-5789, or online at <https://www.tnstatebank.com/assets/files/GfiiPAA8>

**Release.** By receipt of any Prize, the winner agrees to release and hold harmless TSB, its parent companies, successors-in-interest, assignees, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotions or receipt or use or misuse of any Prize.

**Limitations of Liability.** The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotions; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotions; (4) technical or human error which may occur in the administration of the Promotions or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any 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 Promotions or receipt or use or misuse of any Prize. 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 in the Promotions, if it is possible. No more than the stated number of Prizes will be awarded.