

Personal Finance Book Sweepstakes (“Sweepstakes”) Official Rules

NO PURCHASE, APPLICATION, OR USE OF SPONSOR PRODUCTS OR SERVICES NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **ELIGIBILITY:** The Sweepstakes is open to all legal residents of the United States who are eighteen (18) years of age and older at the time of entry and are approved, Milli Bank customers. Each entrant by participating in the Sweepstakes agrees to be bound by these Official Rules and Sponsor’s decisions. The Sweepstakes is subject to all applicable federal, state, and local laws, rules and regulations. Void where prohibited or restricted by law, rule or regulation.

2. **SWEEPSTAKES PERIOD:** Sweepstakes begins at 10:00 a.m. Central Time (“CT”) on August 21, 2023 and will end at 12:01 a.m. CT on August 25, 2023.

3. **HOW TO ENTER:** During the Sweepstakes Period, there will be twelve (12) individual entry periods (each an “Entry Period”) in which to submit an entry. To enter the Sweepstakes, entrants must comment on the Sweepstakes message for the Entry Period.

Limit one (1) entry per person or Facebook account during each Entry Period no matter how many Facebook accounts an entrant may have, or whether more than one (1) person uses the same Facebook account. Multiple entries per person or Facebook account per Entry Period are prohibited and will void all entries by that entrant during the Entry Period. Entries submitted during an Entry Period are valid only for said Entry Period, and will not be used for entry into any other Entry Period. If an entrant is chosen as a winner in Entry Period 1, entrant will not be eligible to enter or win a prize in any other Entry Period 1. The person entering the Sweepstakes must be the authorized holder of the associated Facebook account, otherwise, the entry may be deemed void. In the event of a discrepancy in the identity of the potential winner, the entry will be declared made by the authorized account holder of the Facebook account at the time of entry, and the potential winner may be required to provide identification sufficient to show that he/she/they is the authorized account holder of said Facebook account.

4. **DRAWINGS:** The potential winner of each Entry Period will be selected in random drawings from among all eligible entries received before the end of the applicable Entry Period. Drawing will be conducted on or about 11:00 a.m. CT on Friday, August 25, 2023. The drawing will be done under the direction of Sponsor, whose decisions are final in all matters relating to the Sweepstakes.

5. **ODDS:** The odds of winning depend upon the total number of eligible entries received.

6. **PRIZES:** One (1) prize will be awarded one (1) prize for each Entry Period). The prize for Entry Period will consist of one (1) personal finance book amounting to \$30.00 and one (1) Milli Bank branded item. Total Approximate Retail Value (“ARV”) of all prizes is \$30.00. All costs and expenses associated with the prize acceptance and use not specified herein as being provided are the sole responsibility of the winners. Winners are responsible for the payment of all federal, state, and local taxes on prizes. No substitution, cash equivalent, or transfer of prize permitted except at the sole discretion of Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of comparable or greater value, at its sole discretion.

7. **WINNER NOTIFICATION:** The winners will be notified by Sponsor through a comment on the winner’s entry approximately one (1) hour after being selected. If the prize notification is undeliverable, a winner does not reply to Sponsor within forty-eight (48) hours after receipt of notification of his/her name being drawn as a potential winner, or in the event of noncompliance with these Official Rules, the prize will be forfeited and awarded to an alternate winner. If a winner cannot be confirmed and verified forty-eight (48) hours after announcing the alternate winner, the prize will not be awarded. Winners may be required to complete and sign an Affidavit of Eligibility/Liability/Release, IRS form W-9, and, where legal, a publicity release, all of which must be returned to Sponsor prior to receipt of prize. By entering the Sweepstakes, entrants agree to the use by Sponsor and its

designees of their name, city and state and photograph/likeness for advertising, promotional and other purposes, worldwide and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, except where prohibited by law.

8. LIMITATION OF LIABILITY: By participating in the Sweepstakes, entrants, or, if minors, their parents or legal guardians, agree to release, indemnify and hold harmless employees of Sponsor, Facebook, prize suppliers, and advertising and promotion agencies, and each of their respective parent, subsidiary and affiliated companies, shareholders, officers, directors, agents, representatives, and employees (collectively "Releasees") from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or non-use of the prize that may be awarded. This Sweepstakes and these Official Rules shall be interpreted in accordance with the laws of the State of Nebraska without regard to its principles of conflicts of law and jurisdiction and venue shall be solely within the State of Nebraska. Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prizes, the Official Rules, or in any Sweepstakes related advertising or materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries; or for electronic, computer, or telephonic malfunction or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or human or other error. If in Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, Sponsor, at its exclusive discretion reserve the right to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prize using all eligible non-suspect entries received as of the termination date. Winners are limited to one (1) prize from the Sponsor within any ninety-day period, except that a winner of a prize during Entry Period is eligible to win the Grand Prize in Entry Period 12. As a condition of entering the Sweepstakes, entrants, or if a minor, their parents or legal guardians agrees that: a) under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b) all causes of action arising out of or connected with this Sweepstakes or the prize awarded, shall be resolved individually, without resort to any form of class action; and c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and in no event shall entrant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures.

9. PERSONAL INFORMATION: Information collected from entrants will be maintained by Sponsor in accordance with applicable federal and state consumer privacy laws, rules and regulations. Sponsor will collect information from entrants solely for the purpose of the prize drawing and to notify winners. Sponsor will not share this information with any third party, except as necessary for the administration of the Sweepstakes. Also, due to Facebook, Instagram, and Twitter privacy settings, if an entrant's privacy settings prevent Sponsor from seeing entrant's post, entrant will not be entered into the Sweepstakes.

10. WINNERS' NAMES: The names of the winners (available on or about the day after each Entry Period drawing) will be posted in a comment on Sponsor's Facebook post.

11. NO AFFILIATION WITH FACEBOOK: The Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Facebook.

12. SPONSOR: First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197.