

## **ABINGTON BANK'S "WEAR THE HAT TO WIN" CONTEST OFFICIAL RULES:**

**ELIGIBILITY:** NO PURCHASE NECESSARY. PURCHASING A PRODUCT WILL NOT IMPROVE CHANCES OF WINNING. CONTEST VOID WHERE PROHIBITED. Open to Massachusetts residents who are 18 years of age or older as of the date of entry. Current employees and directors of Abington Bank ("Bank") are not eligible.

**HOW TO ENTER:** Contest begins at 7:00 AM Daylight Savings Time ("DST") on March 15, 2020 and ends at 12:01 PM DST September 4, 2020. The Bank will distribute approximately 2,200 Abington Bank hats throughout the campaign, beginning on March 15, 2020 at the St. Patrick's Day Parade in Abington. The Bank also distributed approximately 21,900 Abington Bank issued hats from 2008 to 2019. Persons wearing any Abington Bank issued hats at the St. Patrick's Day Parade in Abington on March 15, 2020 will be eligible for one of the thirty \$50 prizes. Persons wearing any Abington Bank issued hats between March 16, 2020 and September 4, 2020 will be eligible to receive one of the thirty \$100 prizes.

**PRIZES:** Thirty \$100 and thirty \$50 cash prizes will be awarded.

**ODDS OF WINNING:** The odds of winning one of the thirty \$100 or one of the thirty \$50 prizes are approximately 60/24,100 or approximately 1/402.

**WINNER SELECTION:** Vouchers for thirty \$50 prizes will be randomly awarded to persons seen wearing any of the Abington Bank issued hats by anonymous Bank designees on March 15, 2020. Vouchers for thirty \$100 prizes will be randomly awarded to persons seen wearing any of the Abington Bank issued hats between March 16, 2020 and September 4, 2020 by anonymous Bank designees. Winners of the cash vouchers must redeem the vouchers at the Abington Bank. The Bank will not issue additional vouchers to the extent that the sixty vouchers the Bank issues are not redeemed.

**GENERAL RULES:** By participating in the Contest, entrants agree to the Official Rules. Winner shall be required to sign affidavit of eligibility and a receipt. Winners will be required to provide their social security number for tax purposes in order to receive prize. Acceptance of prize constitutes permission to use winners' names and likeness for promotional purposes without further compensation. Winners will be photographed when they redeem prizes for use in advertisements. Winners will be required to sign publicity releases in order to receive prize. Prizes are not transferable. No prize substitutions or cash redemptions allowed. Abington Bank reserves the right to substitute a prize of equal value. All taxes, including but not limited to income taxes, are the responsibility of the winners. By acceptance of a prize, winners release and hold harmless the Bank and any of their affiliates and all of their respective persons and agents from all liability or claims whatsoever for injuries or losses to persons, including the winners, and property, which may be sustained, directly or indirectly, in connection with participation in this contest or a contest-related activity or by reason of the receipt, acceptance, possession or misuse of the prizes.

**PRIVACY:** The Bank will not share personal information with other marketers unless explicit consent has been given. If explicit consent has not been given, personal

information will not be shared. The Bank may contact entrants about future Bank products.

**CHOICE OF LAW:** The interpretation of these Official Rules shall be governed by the laws of the Commonwealth of Massachusetts. Should there be a conflict between the laws of the Commonwealth of Massachusetts and any other laws, the conflict will be resolved in favor of the laws of the Commonwealth of Massachusetts.

**ARBITRATION:** As a condition of participating in this Contest, entrant agrees that any and all disputes and causes of action arising out of or connected with this Contest or any prizes awarded shall be resolved by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and shall be held at the AAA regional office nearest the participant. The Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration and judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney’s fees, other than entrant’s actual out-of-pocket expenses (i.e. costs associated with entering this Contest), and entrant further waives all rights to have damages multiplied or increased.

**WINNERS LIST:** For winners’ names, available after September 4, 2020, send a self-addressed, stamped envelope to the Abington Bank “Wear the Hat to Win” Contest, 6 Harrison Avenue, Abington, MA 02351. Winners’ names will also be posted in the Bank from March 16, 2020 until October 31, 2020.

**SPONSOR:** This contest is sponsored by Abington Bank, 6 Harrison Avenue, Abington, MA 02351.

**Earning your trust. Exceeding your expectations.**

For more information about our products and services, please call 877.380.2265 or visit any one of our branches. Experience the difference a truly local bank can make!