

**CONSUMER DISCLOSURE****OFFICIAL RULES FOR BANK OF ZACHARY'S "1,000 REASONS CONTEST". NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. CONTEST RUNS 3/2/2020 – 4/18/2020.**

**CONTEST DESCRIPTION:** Visit Bank of Zachary's new Watson Branch location and enter a drawing to win a \$1,000 Visa gift card.

**ELIGIBILITY:** To enter the contest, you must be a lawful permanent resident of the United States and be 18 years or older. Employees of Bank of Zachary, immediate families and members of their households are ineligible to participate. Qualified entrants are eligible to win only once during the contest period.

**HOW TO ENTER: TO ENTER IN THE BRANCH:** From March 2, 2020, through April 18, 2020, any person who visits Bank of Zachary's Watson Branch at 32340 La Highway 16, Denham Springs, LA may enter the drawing by asking the branch's staff for an entry form. One entry per person per day may be earned in this manner.

**TO ENTER BY MAIL:** Send a 3 ½ x 5 card with your name, date of birth, daytime phone number and mailing address to: Bank of Zachary Marketing Dept., "1,000 Reasons Contest", P.O. Box 497, Zachary, LA 70791. Each handwritten entry will be deemed received by the bank when it is time and date stamped by Bank of Zachary personnel. Only one mail-in entry per individual will be accepted. Multiple entries are void, and if a handwritten entry is declared a winner, but Bank of Zachary is unable to determine the winner due to illegible writing, that entry will be disqualified. Each handwritten entry will receive one chance to win within the drawing period. All handwritten entries must be received by the close of business on April 18, 2020.

**DRAWING AND NOTIFICATION:** There will be one (1) drawing at the end of the contest period. The drawing will be held within the first five (5) business days following the close of business on April 18, 2020. A winner will be randomly selected from all eligible entries. Odds of winning a prize depend on the number of eligible entries received. The winner will be notified by phone. If a potential winner cannot be reached within three (3) business days from the first notification attempt, then such person shall be disqualified, and an alternate winner will be chosen randomly from the eligible pool. All prizes will be awarded. If any notification attempt or prize delivery fails or is returned for any reason, such potential winner may forfeit the prize.

**PRIZES:** One (1) winner will receive a grand prize of one (1) \$1,000 Visa gift card (valued at \$1,000). All prizes are subject to change throughout the 1,000 Reasons Contest period. Prizes are not transferable. Prizes may not be substituted for or redeemed for cash.

**PRIZE CONDITIONS:** All federal, state or other tax liabilities (including income taxes) arising from this drawing will be the sole responsibility of the winner. Each winner must provide Bank of Zachary with valid identification before any prize will be awarded. Except where prohibited by law, the winner's entry and acceptance of the prize constitute permission for the contest entitles to use said winner's name, photograph, likeness, statements, biographical information and voice on a worldwide basis, in all forms of media without further compensation.

**CONTEST CONDITIONS:** This contest is subject to all applicable federal, state and local laws. By participating entrants agree to be bound by these official rules and the decision of the sponsor and waive any right to claim ambiguity in the contest or these official rules. Sponsor may prohibit an entrant from participating in the contest or winning a prize if, at its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the contest by cheating, deception or unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or sponsor representatives. If for any reason this contest is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of the sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then the sponsor reserves the right at its sole discretion to award all prizes by conducting a random drawing from all eligible mailed entries received. Any person attempting to defraud or in any way tamper with the contest will be ineligible for prizes and may be prosecuted to the full extent of the law.

**LIMITATIONS OF LIABILITY:** Winner and entrants agree to release, discharge, indemnify and hold harmless the contest entities and each of their respective officers, directors, employees, representatives, and agents from and against any claims made by the winner, entrants or any other third parties related in any way to the operation of this contest, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance possession, misuse or use of any prize or participation in any contest-related activity or participation in this contest.

**RULES / WINNER INFORMATION:** To receive winner information or an additional copy of this Consumer Disclosure, send a self-addressed, stamped envelope to: Bank of Zachary 1,000 Reasons Contest, P.O. Box 497, Zachary, LA 70791. Please specify "Rules" or "Winner Info". Winner information will be available after April 30, 2020.

**SPONSOR:** Bank of Zachary, P.O. Box 497, Zachary, LA 70791.

**CONTEST ADMINISTRATOR:** Bank of Zachary, P.O. Box 497, Zachary, LA 70791.

**CONSUMER DISCLOSURE:** You have not yet won. No purchase or payment of any kind is necessary to enter or win this Contest. Odds of winning a prize depend on the number of entrants at the time of the drawing.