The First National Bank of Bastrop
Tap to Win Campaign Official Rules
(April 1, 2026 through September 30, 2026)

First National Bank of Bastrop Tap to Win Campaign Official Rules ("Official Rules") NO PURCHASE, DIRECT DEPOSIT OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CAMPAIGN. A PURCHASE, DIRECT DEPOSIT OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. International Transactions Not Eligible for Automatic Entry. All Disputes Will Be Resolved Solely by Binding Arbitration and Entrants Waive the Ability to Bring Claims in A Class Action Format.

The campaign is sponsored by The First National Bank of Bastrop, 489 Highway 71 West, Bastrop Texas 78602 ("Sponsor").

For the First National Bank of Bastrop Tap to Win Campaign (as defined below):

(1) all entries, whether submitted by using a consumer or business debit card, or opening a consumer or small business checking account as described below, or by using an eligible Mastercard® as described below, or by alternate means of entry (i.e., mail-in method of entry), have an equal chance of winning; and (2) First National Bank of Bastrop Debit Card use includes purchase transactions initiated by a First National Bank of Bastrop Debit Mastercard® (an "eligible card") as further described below.

Eligibility: The First National Bank of Bastrop Tap to Win Campaign ("Campaign") is open only to individuals who are physically located in, and permanent legal residents of one (1) of the fifty (50) U.S., including the District of Columbia (excluding Hawaii and Alaska), and who have reached the legal age of majority in their state or jurisdiction of residence (which is eighteen (18) years of age in most states, but is nineteen (19) in Alabama and Nebraska, and is twenty-one (21) in Mississippi) at the time/date of entry. Void in Alaska, Hawaii, Guam, Puerto Rico and where prohibited by law. The Campaign is not available to residents of Hawaii, Alaska, Guam, Puerto Rico, or other U.S. territories due to state-specific legal restrictions or logistical limitations related to the promotion. These exclusions are made in compliance with state and federal laws governing promotions, and participants residing in these areas are ineligible to enter or win.

Employees, officers and directors of First National Bank of Bastrop, and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and the immediate family members (i.e., spouses, parents, grandparents, children, grandchildren and siblings and their respective spouses) and/or those living in the same physical address/household (i.e., people who share the same residence at least three (3) months a year, whether legally related or not) of any of the

foregoing are not eligible to enter or win a prize in this Campaign. First National Bank of Bastrop, and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, and advertising/promotion agencies are each a "Released Party" and shall hereinafter collectively be referred to as the "Released Parties".

How to Enter: **Campaign begins at 12:00:00 AM Central Time ("CT") on April 1st, 2026 and ends at 11:59:59 PM CT on September 30, 2026 ("Campaign Period").**

There are four(4) methods of entry, as follows:

1) First National Bank of Bastrop Debit Card Transaction drawing automatically occurs for **each First National Bank of Bastrop Debit Card with a PIN or signature-based (tap or swipe) purchase** transactions completed during the Campaign Period by a First National Bank of Bastrop customer. Certain restrictions may apply to First National Bank of Bastrop Debit Card PIN- or signature-based (tap or swipe) purchases made during the Campaign Period by cardholders that are not in default under the customer agreement for that account using cards issued by a participating financial institution during the Campaign Period and said transactions are processed through First National Bank of Bastrop are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary account holder named on the Consumer or Business Deposit Account associated with the Debit Card. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, and health and benefit cards are excluded from automatic entry. First National Bank of Bastrop Debit Card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. **Automatic entries must be made by 11:59:59 p.m. CT on September 30, 2026, to be eligible**.

2) Open New Personal or Business Checking Account: One Entry into the drawing automatically occurs for your new personal or business checking account opened at First National Bank of Bastrop (FNB) between **April 1, 2026, through September 30, 2026**. Requirements for automatic entry are the following: 1) Open a FNB Personal or Business Checking Account with a minimum opening deposit of $100.00; 2) Enroll in Electronic Statements through Online Banking by **September 30, 2026**; 3) Minimum of five (5) Transactions with attached Checking Account's First National Bank of Bastrop Debit Card.

First National Bank of Bastrop Debit Card transactions involving account adjustment transactions/returns, international transactions, corporate transactions, late payment fees, over-limit or over-draft transactions or fees, return check fees, check re-order fees, ATM transactions or fees, cash advances or other transactions requiring a PIN for

completion, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Campaign entry. Entries made from unauthorized Card use, or those purchases made with lost, stolen or fraudulent cards, or from transactions that require a PIN for completion but do not constitute a purchase (e.g., cash advances, balance transfers, or ATM withdrawals) are void. Only purchase transactions made with an eligible Card for an account that is in good standing (both at time of entry and winner selection) and issued by First National Bank of Bastrop to an identifiable Cardholder (as set forth herein) and that are processed and submitted through our First National Bank of Bastrop Debit Card Rails within the U.S. transaction processing system during the Campaign Period are eligible for automatic entry; **or**

3) **Mail**: To receive (1) entry without making a qualifying First National Bank of Bastrop Debit Card transaction or without opening a First National Bank of Bastrop checking account, hand print your complete name, complete mailing address, telephone number (including area code), date of birth, and the words "First National Bank of Bastrop Tap to Win Campaign" on a plain 3"x 5" piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: First National Bank of Bastrop Tap to Win Campaign, Attention Amy Wilhelm-Rabel, PO Box F, 489 Highway 71 West, Bastrop TX 78602. Mail-in entries must be **postmarked by September 30, 2026,** and received **by October 6, 2026, to be eligible**. Each mail-in entry (up to a maximum of two) must be mailed separately and postmarked by September 30, 2026, and must be received by October 7, 2026.

4) Transition to an FNB Tappable Debit Card
Earn one (1) entry when you upgrade in branch your existing primary checking account non-tappable First National Bank Debit Card to a new FNB Tappable Debit Card at no cost during the campaign period at any of our First National Bank of Bastrop locations.

Limit one (1) FNB Tappable Debit Card entry for an upgrade from existing non-tappable First National Bank Debit Card, regardless of method, including expiring and renewed cards from non-tappable to tappable.

No photocopied, computer-generated facsimiles mechanically reproduced, or mass entries permitted.

How to Enter:

- **Debit Card Transaction Entry: Eligible debit card transactions must be PIN, or signature-based (tap or swipe) purchases made with a First National Bank of Bastrop Debit Card during the Campaign Period. Excluded transactions include account adjustments, international transactions, cash advances, and balance**

transfers. Only valid transactions processed through the First National Bank of Bastrop debit card rails within the U.S. are eligible for entry.

- **Account Opening Entry: To qualify for an automatic entry, open a new personal or business checking account with First National Bank of Bastrop during the Campaign Period. The account must have a minimum opening deposit of $100, be enrolled in electronic statements, and have at least five (5) debit card transactions.**
- **Mail-in Entry: No purchase necessary. To enter by mail, send a hand-printed entry form with your full name, contact information, and the words "Tap to Win Campaign" to the address provided in the Rules. Only one entry per envelope; up to two entries allowed per person. Mail-in entries must be postmarked by September 30, 2026, and received by October 7, 2026.**
- **Upgrade from existing non-tappable First National Bank Debit Card to a new FNB Tappable Debit Card at no cost during the campaign period at any of our First National Bank of Bastrop locations, limit one per account holder.**

The method of Tap to Win Campaign entry constitutes your consent to participate in this Campaign and your consent for Sponsor to obtain, use, and transfer your name, address and other information for the purpose of administering this Campaign. All entries become property of **Sponsor** and will not be returned. Sponsor and the other Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, delayed, garbled, damaged, inaccurate, stolen, postage-due, or mutilated entries, debit card transactions, entries or mail; delays or errors in posting debit card transactions, theft, destruction or unauthorized access to, or alteration of, entries, debit card transactions or mail, defect or delay in transmission, transaction processing, interrupted or unavailable network, server, wireless service provider or other connections; or any error, omission, interruption, defect or delay in transmission, transaction or debit card processing, or communication; traffic congestion on the Internet or any technical problem, including, but not limited to, any injury or damage to Entrant's or any other person's computer related to or resulting from Campaign participation; technical or mechanical malfunctions; failures or malfunctions of phones (including wireless phones/handsets), phone lines, cellular equipment towers or telephone systems; interrupted or unavailable network, server or other connections; errors or omissions in these Official Rules, in any Campaign-related advertisements or other materials; and any other errors or problems in connection with this Campaign, including, without limitation, errors or problems in connection with the administration of the Campaign, the processing of entries or debit card transactions, new checking account originations, in the selection or announcement of the winner or in

awarding of the prize; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Campaign, human error, or otherwise. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. No software-generated, robotic, programmed, script, macro or other automated entries are permitted, and any entries received by such means will be void. Sponsor reserves the right, in its sole discretion, to void all entries of an Entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Campaign. Sponsor reserves the right, in its sole discretion, to modify, suspend, and/or terminate this Campaign (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Campaigns and, in the case of termination, at its discretion, select the winner from all eligible, non-suspect entries received prior to the event that required such termination. By entering this Campaign, each Entrant gives their express permission to be contacted by the Sponsor by email, telephone, overnight delivery and/or mail for Campaign administration purposes.

Fraud Prevention: Any entries that involve transactions made with stolen, fraudulent, or tampered debit card numbers will be disqualified. First National Bank of Bastrop will employ industry-standard fraud detection tools and monitoring procedures to ensure all entries are legitimate.

Data Security: First National Bank of Bastrop takes your privacy and security seriously. All personal information provided by entrants will be securely processed in compliance with our privacy policy and practices and will only be used for the purpose of administering this Campaign. For more information on how we protect your data, please visit Privacy Policy | First National Bank of Bastrop.

Selection of Winner/Odds:

Jack Henry & Associates, Inc.® is the Administrator for the Campaign ("Administrator"). For more information on Jack Henry's Privacy Policy, visit Privacy Policy | Jack Henry™.

Winner Selection: The winners will be selected through a random drawing from all eligible entries received during the Campaign Period. The Grand Prize drawing will occur on or about October 19, 2026, and will be conducted by the Administrator. The Monthly Campaign Prizes drawings will occur monthly on the 19th of May, June, July, August, September, and October.

For more information about obtaining a list of winners, please contact COO Chase Browning at (512) 321-2561.

Notification: Winners will be notified by phone or email **within 3 business days** after the drawing. If a winner cannot be contacted **within 3 Business days,** an alternate winner may be selected. All prize claims are subject to verification.

The potential Grand Prize winner will be selected in a random drawing by Administrator, whose decisions will be final and binding in all matters relating to this Campaign, on or about October 19, 2026, from among all entries received. The potential winner will be notified by Sponsor by telephone, email and/or mail (as selected by Sponsor in its sole discretion). Subject to verification of eligibility and compliance with these Official Rules, the potential winner will be declared the official winner of the Campaign. In the event a debit card transaction or origination of a checking account is winning entry selected as the potential winner, the prize will be awarded to the primary account holder named on the First National Bank of Bastrop Consumer or Business checking account (as determined by First National Bank of Bastrop's account records). Sponsor is not responsible for false, incorrect, changed, incomplete or illegible contact information. Sponsor shall have no liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason. Subject to verification of eligibility and compliance with these Official Rules, the potential winner will be declared the official winner of the Campaign. Odds of winning will depend on the total number of entries received during the Campaign Period.

FNB Tap to Win Campaign Prizes:

Prize Information:

The Campaign includes multiple Monthly Prize Periods and one Grand Prize drawing at the conclusion of the Campaign Period. All Monthly prizes consist of FNB-branded merchandise. No substitution, transfer, or cash equivalent of prizes is permitted, except at Sponsor's sole discretion.

Monthly Prizes

- **FNB Branded Gear**
    - Examples may include apparel/sun protection, drink/hydration gear, travel/activity gear, Outdoor & Summer Essentials, or Grilling/Tailgating.
    - ARV per prize: $100–$450
    - Monthly Prizes for: April, May, June, July, August, September

One Grand Prize will be awarded in this Campaign, as described below. The grand prize will be awarded in the form of a voucher or credit redeemable solely with the designated authorized seller (each, a "Seller"), as determined by Sponsor in its sole discretion. The winner of the Grand Prize will be responsible for selecting available merchandise from the Seller's inventory, subject to availability, pricing, and the Seller's terms and conditions. All purchase; selection, warranty, title, registration, delivery, taxes, fees, and other matters related to the prize will be solely between the winner and the Seller.

Prize	Description	Approximate Retail Value ("ARV")	Seller
Grand Prize	Voucher/Credit redeemable for a $49,999.99 to vehicle of choice at participating campaign dealerships.	$49,999.99	FNB Discretion of Participating Seller(s)

The total approximate retail value of the Grand Prize awarded in this Campaign is Forty-Nine Thousand Nine Hundred Ninety-Nine and 99/100 Dollars ($49,999.99).

Prize Limits:

No more than one (1) prize will be awarded per individual entrant.

Prize Substitution:

Sponsor reserves the right, in its sole discretion, to substitute any listed prize (or portion thereof) with a prize of equal or greater value if a listed prize becomes unavailable.

Additional Prize Terms:

Prizes are non-transferable, non-refundable, and may not be exchanged or redeemed for cash except at Sponsor's sole discretion. If the actual value of a prize is less than the stated ARV, the difference will not be awarded.

The winner may be required to provide Sponsor with a valid social security number before the prize will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of the winner for the actual value of the prize received.

Unclaimed prizes will be forfeited. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen prize or any prize that is undeliverable or does not

reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Released Parties will have no further obligation with respect to that prize or portion of the prize.

Any costs or expenses related to prize acceptance and use that are not expressly described in these Official Rules are the sole responsibility of the winner, including but not limited to: taxes, registration, title, license, transportation, insurance, additional equipment or options, installation, maintenance, or upgrades.

If a winner elects to purchase merchandise from the Seller exceeding the voucher or credit value of the prize, the winner will be solely responsible for any amounts over and above the prize value. Any unused portion of a prize voucher or credit will be forfeited and has no cash value.

All product selection, delivery, warranty, and service matters will be solely between the winner and the Seller. Sponsor makes no representations or warranties of any kind, express or implied, regarding any prize or any goods or services provided by any Seller.

Sponsor shall have no liability or responsibility for any dispute between a winner and a Seller, including, without limitation, those involving availability, quality, or delivery of any prize item.

Grand Prize Specific Terms:

One (1) Grand Prize will be awarded in this Campaign. The Grand Prize winner will receive: One (1) voucher or credit redeemable for $49,999.99 solely with designated participating dealerships by FNB. All vehicle details, including model, color, and options, will be determined solely by Winner and/or the Seller in their sole discretion. The depiction of a vehicle in any advertising or promotional materials may not reflect the actual design, color, or features of the Prize Vehicle ultimately available to the Grand Prize winner. All product availability, selection, and terms will be subject to the Seller's inventory and conditions.

The Grand Prize winner must be a U.S. licensed driver and will be required to provide proof of a valid U.S. driver's license and legally required insurance at the time of delivery or pickup from the Seller (or an alternate winner may be selected in Sponsor's sole discretion if requirements are not met).

All costs and expenses related to prize acceptance and use that are not expressly described in these Official Rules are the sole responsibility of the Grand Prize winner,

including but not limited to Title, taxes, license, registration, dealer preparation costs, insurance, delivery fees, maintenance, and upgrades.

Sponsor shall not have any responsibility or liability whatsoever for any property loss, damage, personal injury, or death in connection with the Prize Vehicle provided pursuant to the Campaign or any person's participation in the Campaign. The Seller and/or Vehicle manufacturer shall be solely responsible for any express-written limited warranties specifically set forth in the applicable owner's guide or documentation for the Prize Vehicle.

The Grand Prize winner must take delivery of the Prize Vehicle from the Seller designated by Sponsor. Sponsor shall not be responsible for any delays in delivery of the Prize Vehicle and delivery is subject to availability. Sponsor will use reasonable efforts, subject to availability, to facilitate delivery of the Prize Vehicle within one hundred twenty (120) days following completion of the winner verification process.

The Grand Prize winner shall bear all risk of loss or damage to the Prize Vehicle after it has been delivered to the specified delivery site or upon pickup from the Seller. The Grand Prize winner must personally retrieve the Prize Vehicle within thirty (30) days of written notification of delivery or availability, unless otherwise agreed by Sponsor in its sole discretion.

EXCEPT AS STATED IN THE MANUFACTURER'S LIMITED WARRANTY (IF ANY), THE RELEASED PARTIES MAKE NO WARRANTIES, EXPRESS OR IMPLIED, IN FACT OR IN LAW, REGARDING THE USE OR ENJOYMENT OF THE PRIZE VEHICLE, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

The Grand Prize winner acknowledges and agrees that any installations, modifications, or alterations to the Prize Vehicle's original equipment or chassis as distributed by the Vehicle manufacturer may void any applicable manufacturer's warranty.

Privacy: Debit Card Transactions with your respective First National Bank of Bastrop checking account during the Campaign Period, personal or business checking accounts opened during the campaign period, and/or your submission of a 3"x 5" mail-in entry constitutes your consent to participate in this Campaign and your consent for Sponsor, Mastercard, and Administrator to obtain, use and transfer your full name, debit card number, email and mailing address, phone number and other information provided by Entrants in connection with this Campaign (collectively, "Campaign Data") for the purpose of administering this Campaign, awarding the prizes and to comply with applicable legal requirements.

For information regarding Sponsor's privacy practices, please visit: Privacy Policy | First National Bank of Bastrop. Any information Entrant provides to Sponsor or Administrator may be used to communicate with Entrant in relation to this Campaign or on a Campaign winner's list. For direct deposit and purchase entries, Administrator may obtain the account holder's personal contact information (e.g., name, mailing address, email address, phone number) from Sponsor to award prizes. Sponsor may elect to send email marketing communications to its checking account holders or other email recipients in its database in connection with the Campaign. You can, at any time & free of charge, choose not to receive any of those email communications by clicking on the 'unsubscribe' link within the email.

Opting out of receiving email communications from Sponsor will not preclude an Entrant from winning. Opting out of receiving marketing communications does not opt you out of receiving servicing/transactional emails related to your account with Sponsor. Except where prohibited by law, acceptance of a prize constitutes the winner's irrevocable consent to Released Parties, and each of their respective agents', successors' and assigns' or other designee's, use of winner's name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising and promotional and publicity purposes in any and all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prize(s) to the winner. You may be required to sign a document confirming your consent to this effect. Released Parties are not responsible for late, lost, stolen, illegible, incomplete, misdirected, delayed, garbled, damaged, inaccurate or undelivered emails, entries, theft, destruction or unauthorized access to, or alteration of Campaign Data, defect/delay in transmission or communication, including, but not limited to, recording failures, or for telephonic, human or computer failures, problems or errors, interruptions in service leveraged to create an entry, whether due to system upgrades, repairs, modifications or other causes, defect or delay in transmission, connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, recording/filming systems, electronic equipment, computer hardware or software failures, inaccurate entry information, traffic congestion on the internet, technical or mechanical malfunctions, or other malfunctions, errors or delays, whether caused by equipment, programming, human error, acts of God or otherwise relating to or in connection with the Campaign, including, without limitation, errors which may occur in connection with the administration of the Campaign, the processing of entries, Campaign

Data processing, the announcement of prizes and the winner, the cancellation or postponement of the Campaign, for any injury or damage to participant's or any other person's computer or other device relating to or resulting from participation in this Campaign, or for printing, typographical, human or other errors appearing in these Official Rules, in any Campaign advertisements or other materials.

Limitation of Liability: BY ENTERING THE CAMPAIGN, PARTICIPANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CAMPAIGN, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS ($10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY PARTICIPANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND PARTICIPANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS ($10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) PARTICIPANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND PARTICIPANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

Choice of Law: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and the Released Parties in connection with the Campaign, shall be governed by, and construed in accordance with, the substantive laws of the State of TEXAS, USA, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other state's law.

Arbitration: Except where prohibited by law, as a condition of participating in this Campaign, each Entrant agrees that: (1) any and all disputes and causes of action arising out of or connected with this Campaign, or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held in Bastrop County, Bastrop, Texas; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. In arbitration, there is no

judge or jury, and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in Bastrop County, Bastrop, Texas . The Sponsor agrees to pay the administrative and arbitrator's fees to conduct the arbitration (but specifically excluding any travel or other costs of Participant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court. In the event there is a discrepancy or inconsistency between an arbitration provision contained in any Card terms and conditions, and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

By entering this Campaign, you agree that any dispute or claim arising out of or in connection with the Campaign, including any disputes regarding the prize, shall be resolved through binding arbitration conducted in accordance with its rules. This means you are waiving your right to participate in a class action lawsuit. You may not bring any claims on behalf of a class or group of people.

For more information about arbitration and your rights, please contact COO Chase Browning, (512) 321-2561.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, and then for a prize (or applicable portion) of equal or greater value.

The winner will be required to notify Sponsor of prize acceptance by returning an executed and notarized Affidavit of Eligibility, Liability Release and (where legal) Publicity Release (collectively, "Prize Claim Documents") within five (5) business days of issuance of notification or other time determined by Sponsor in its sole discretion. If potential winner fails or refuses to sign and return all Prize Claim Documents within five (5) days of prize notification, or other time determined by Sponsor, in its sole discretion, such potential winner will be automatically disqualified. Potential winner will also be required to submit to a confidential background check to confirm eligibility and ensure the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring

Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor or the other Released Parties' in their sole discretion, and, in such event, the prize may be forfeited.

Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate potential winner, if time permits. If any prize or prize notification letter and/or email is returned as undeliverable or the prize is declined for any reason, winner will be disqualified and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be selected by random drawing from among all remaining entries. Should the potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to that potential winner and an alternate potential winner may be randomly selected from among all remaining Campaign entries, if time permits.

The Released Parties are not responsible for electronic communications that are undeliverable because of any form of active or passive filtering of any kind, or insufficient space in Entrant's email account to receive email messages.

By participating, Entrants agree to be bound by these Official Rules and agree that Released Parties and each of their respective designees and assigns and all of their respective officers, directors, employees, shareholders, representatives, agents, and the franchisees of any of them shall have no liability **and Entrant will defend, indemnify and hold harmless the Released Parties from and against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) Entrant's participation/entry into the Campaign; (ii) any materials he or she may submit in connection herewith; (iii) the acceptance, possession, use or misuse of a prize (or portion thereof) or participation in any activities associated with the Campaign or any prize (or portion thereof) awarded in connection herewith; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and/or (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Campaign activity and/or prize.** The Released Parties are not responsible for the actions of Entrants in connection with the Campaign, including Entrants' attempts to circumvent these Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Campaign.

Sponsor reserves the right, in its sole discretion, to void any and all entries of an Entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Campaign and to modify, suspend, and/or terminate this Campaign (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Campaign and, in the case of termination, at its discretion, select the potential winner via a random drawing from among all eligible, non-suspect entries received before the event that required such termination.

In the event Sponsor or Administrator is prevented from continuing with the Campaign by any event beyond its control, including, but not limited to, fire, flood, epidemic, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, large-scale illness, terrorist threat or activity, war (declared or undeclared), interference with the Campaign by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Administrator's control (each, a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Campaign or prize. Sponsor may decide to postpone drawing dates and other deadlines herein or terminate the Campaign early. In the event the Campaign is terminated early, Sponsor shall immediately suspend all drawing and prize awards, and Sponsor reserves the right to award any remaining prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor. Sponsor shall not have any further liability to any participant in connection with the Campaign. Sponsor and Administrator additionally reserve the right, in their sole and absolute discretion: (a) to amend, modify, suspend or terminate the Campaign should a Force Majeure Event corrupt or interfere with the administration, integrity, operation, security or proper play of the Campaign; or (b) to disqualify any Entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Campaign; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner.

CAUTION: Any attempt to undermine the legitimate operation of this Campaign is a violation of criminal and civil laws and should such an attempt be made; the Sponsor and the applicable Released Parties reserve the right to seek damages (fully including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt permitted by law.

The Campaign and all prizes are provided "as is" and the Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion

thereof) and disclaim any implied warranty. Some jurisdictions do not allow the disclaimer of implied or other warranties so the above disclaimer may not apply to you to the extent such jurisdictions law is applicable to you and these Official Rules.

Without limiting the generality of the foregoing, Entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations (collectively, "Suppliers") as a part of the prizes provided in connection with the Campaign; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors, (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers, (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties, and (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's or any other Released Party's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. If any provision of these Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof.

In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Campaign-related materials, and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

All third-party trademarks belong to their respective owners. The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Campaign or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Campaign advertisements or the Campaign.