



American Flag Digital Photo Contest *Official Rules & Conditions*

We're excited to invite photographers from all levels of expertise to enter the First Bank & Trust Co. American Flag Digital Photo Contest. We are looking for photos of **The American Flag** depicted in clever, creative, artistic, and interesting ways. Selected images may be published in First Bank & Trust Co.'s Annual Calendar, reproduced as artwork for First Bank & Trust Co. lobbies, or used as advertisements or promotional materials by First Bank & Trust Co.

DEFINITIONS

"You", "Your", "Entrant", "Winner", "Winners" means the person whose name is on the entry or whose name is selected as a winner.

"Us", "We", "Our" means First Bank & Trust Co.

"Image", "Images", "Photo", "Photos", "Photograph", "Photographs" means a digital image representing a photograph of a person, place or thing submitted for entry in the Contest and taken by a camera or digital camera, or another form of artwork that has been created or scanned meeting the guidelines.

"JPEG" means Joint Photographic Experts Group in technology.

"PNG" means Portable Network Graphic in technology.

"Megabytes" means loosely, a unit of memory size in technology.

"Pixel" means loosely, an area of illumination on a display screen in technology.

"Flag", "Flags" means the Flag of the United States or The National Flag of the United States of America.

"Rules", "Official Rules" means the Official Rules & Conditions governing the contest.

"Contest" means the First Bank & Trust Co. American Flag Digital Photo Contest.

ELIGIBILITY

Participation. The competition is open to all amateur and professional photographers at least 18 years of age and is free to enter. Photos previously submitted for entry for use in another contest or event are not eligible unless resubmitted specifically for this contest and in the manner stated in these Rules. Employees of First Bank & Trust Co. are not precluded from entering the contest and are therefore eligible to participate. The contest begins on May 30, 2022 and ends at 5:00 PM CST on August 19, 2022.

Entries. Photos (digital images) will be accepted electronically only. No other method of submission will qualify. Due to high quality printing requirements, entries must be submitted in high-resolution electronic JPEG or PNG format with a minimum 300 DPI (Dots Per Inch) and no more than 16 megabytes in size. Calendar photos should be horizontal in format and a minimum of 11" x 9" (3300 x 2700 pixels); any other images may be vertical or horizontal. Each contestant may submit a maximum of 5 digital images. Entries may be uploaded on our website at <https://www.fb247.com/photo-contest>. Entries must identify: The Photographer's name; Phone number; Email address; and include a brief description of the image and location. Files should be named in the following way: Initial of first name; Last name; and followed by a number

(if uploading multiple images/photos) for example JSmith1, JSmith2. Inquiries or questions about the receipt of an entry will not be responded to.

Condition of Image. Entrants agree they will not submit images that are inappropriate (e.g., defamatory, threatening, abusive, pornographic, racially or religiously biased); violate any law, statute, ordinance or regulation; contain any computer viruses, worms or other potentially damaging computer programs or files. Images depicting a desecrated flag are not eligible and include but are not limited to flags that are mutilated, torn or tattered, defaced by graffiti or physically defiled with a substance, burned, maintained on the floor or ground, or trampled upon. First Bank & Trust Co., reserves the right to determine what meets the definition of desecrated.

Images cannot be altered, added to, reversed, or distorted within the frame. Violators of the Rules will be banned from this contest and future contests and are ineligible for any prize they may have won.

Selection of Images. All eligible images will be judged on originality, creativity, overall impact, and quality of the photography. Decisions made by the judges are final. First Bank & Trust Co. shall have the right to verify winner eligibility at its sole judgment. First Bank & Trust Co. reserves the right at its sole discretion to decline to select a winner without prior notification to any entrant.

Selection of Winners; Prizes and Notification. Photo credits will be given for winning images. Winners will receive only one (1) award per winning image. Awards will not be given for each use of the winning image. The Award amount per winning image is One Hundred Dollars and no cents (\$100.00). Reporting of income and any possible tax liability on awarded money is solely the responsibility of the winner. Winners will be notified via email at First Bank & Trust Co.'s earliest convenience. Any prize awarded must be claimed and collected by the winner and is nontransferable. All prizes must be claimed within thirty (30) days of notification (notification shall be the date the email is sent to the participant from First Bank & Trust Co. stating that their photo has been selected and that they have won based on that selection). Names of winners may be published in print or digital media or elsewhere as decided by First Bank & Trust Co. at its sole discretion.

PUBLICATION RIGHTS AND LIMITATION OF LIABILITY

Right of Publication. By entering, as an entrant you represent and warrant to First Bank & Trust Co. that you are the owner with full copyright of the image submitted and have all necessary licenses, rights, consents, and permissions to use and submit the images entered, and can legally give First Bank & Trust Co., full authorization and release to the unrestricted use of the images by First Bank & Trust Co. Photos must be the work of the person submitting the photo.

By accepting recognition of a winning photo, you grant us, without compensation otherwise listed, the right and license to use, copy, distribute, display, publish or adapt images to fit within the medium published or specified use. You agree that we may exercise such rights in the promotion, marketing, and publicizing of (e.g., on our website, in our print advertisements, enlarged for display in bank lobbies, and in our marketing materials) said images for our purposes. You understand and agree that First Bank & Trust Co. has the option, but not the obligation, to use the recognized images. Accepting recognition of a winning image constitutes permission for First Bank & Trust Co. to make public and use the winner's name and community location in conjunction with such images.

Releases. If winning photos contain images of people, model releases must be provided authorizing the use of their image. By entering the image in this contest you acknowledge that neither you or any other party has received a fee or compensation. Winning entrants will be required to sign an additional agreement and waiver form prior to receiving their prize. Entrants agree to release First Bank & Trust Co., as well as sponsors, and contest promoters and their respective officers, directors, employees, agents, parent companies, affiliates, and subsidiaries from liability of any kind or nature for any loss, claims, damages, or injuries of any kind associated with acceptance, possession, participation in, or use of any prizes.

PROMOTION AND MARKETING

First Bank & Trust Co. retains the right to use winning photos in any advertising or promotion it deems suitable, including but not limited to: the annual First Bank & Trust Co. calendar; reproduced as artwork at First Bank & Trust Co. banking facilities; websites, or social media sites owned or operated by First Bank & Trust Co. Names of winners may be published in print or digital media or elsewhere as decided by First Bank & Trust Co. at its sole discretion.

OTHER TERMS AND CONDITIONS

Contest Termination. First Bank & Trust Co. reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest without notice and for any reason. First Bank & Trust Co. is under no obligation to return, or release for use or transfer, any photo submitted by any person or entity.

Acceptance of Terms. Submitting images to the First Bank & Trust Co. American Flag Digital Photo Contest constitutes the entrant's full and unconditional agreement to and acceptance of these Rules. By participating in the Contest, the entrant represents and warrants that they have read and understood and agree to be bound by these Rules. This contest is void where prohibited or restricted by law.

QUESTIONS:

- Visit our website at <https://www.fb247.com/photo-contest>
- Email PhotoContest@fb247.com; or
- Call Ashley Jackson, Vice President, Marketing Manager at 580-255-1810.

American Flag Digital Photo Contest Questions & Answers

Q: Do the images have to be taken of a flag flown at a First Bank & Trust Co. location?

A: No. Any American Flag is available, subject to conditions set forth in the Official Rules.

Q: How many images can I submit?

A: Each contestant can enter up to 5 photos.

Q: Is the contest open only to First Bank & Trust Co. customers?

A: No. The contest is open to everyone – First Bank & Trust Co. customers and non-customers.

Q: Can First Bank & Trust Co. employees enter the contest?

A: Yes, employees and their family members are eligible to participate.

Q: How or where will the image be used?

A: Images may be used multiple ways including, but not limited to: the cover and the monthly dividers for our annual calendar distributed throughout our banks; reproduced as artwork for our bank lobbies; used in advertisements or other marketing materials; and social media.

Q: Can multiple images from the same person win?

A: A single person could have multiple images selected and will receive \$100 for each image chosen.

Q: Will you pay for each image used or for each different circumstance of use?

A: The award is \$100 per image – not per use of the image.

Q: When will I be notified if one of my images has been selected?

A: If your image is selected for use, First Bank & Trust Co. will notify you via email at its earliest convenience, but prior to the printing of its annual calendars.

Q: How do I know you received my entry?

A: If after uploading your image through the Photo Contest page of the First Bank & Trust Co. website, you received a "Thank You" message, your image has been received. We will not be acknowledging each image received. If an image is selected, the owner will be notified via the e-mail address given upon entry.

Q: The specifications for the images look technical – pixels and dpi. Is this contest only for professional photographers?

A: No – we want photographers of all expertise to enter, but because we are printing a high quality calendar, images must meet certain requirements for them to print clearly.

If you have any additional questions regarding the photo contest, visit our website at <https://www.fb247.com/photo-contest> or give us a call at 1-877-976-2265.