



Waurika Digital Photo Official Rules & Conditions

We are looking for photos of **any person, place, or thing in Waurika, OK!** Selected images may be 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” means the person whose name is on the entry.

“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 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.

“Rules”, “Official Rules” means the Official Rules & Conditions governing photo submissions.

ELIGIBILITY

Participation. Photo submission 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 event and in the manner stated in these Rules. Employees of First Bank & Trust Co. are not precluded from entering the event and are therefore eligible to participate. The event begins on September 28, 2023 and ends at 5:00 PM CST on October 20, 2023.

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. Each entrant may submit as many images as warranted. Entries may be uploaded on our website at <https://www.fb247.com/waurika-ok-photo-entry>. 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 cannot be altered, added to, reversed, or distorted within the frame. Violators of the Rules will be banned from this event and future events.

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 photograph eligibility at its sole judgment. First Bank & Trust Co. reserves the right at its sole discretion to decline to select a photograph without prior notification to any entrant.

Selection of Photos and Notification. Photo credits will be given for chosen images. Selected photographs will not receive any prize, monetary or otherwise. Awards will not be given for each use of the winning image. Entrants of selected photos will be notified via email at First Bank & Trust Co.’s earliest convenience. Names of entrants 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 chosen 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 chosen image constitutes permission for First Bank & Trust Co. to make public and use the entrant's name and community location in conjunction with such images.

Releases. If chosen photos contain images of people, model releases must be provided authorizing the use of their image. By entering the image in this event you acknowledge that neither you or any other party has received a fee or compensation. Entrants agree to release First Bank & Trust Co., as well as sponsors, and 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 chosen 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 entrants 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

Event Termination. First Bank & Trust Co. reserves the right at its sole discretion to cancel, terminate, modify or suspend the event 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 event constitutes the entrant's full and unconditional agreement to and acceptance of these Rules. By participating in the event, the entrant represents and warrants that they have read and understood and agree to be bound by these Rules. This event is void where prohibited or restricted by law.

QUESTIONS:

- Visit our website at <https://www.fb247.com/waurika-ok-photo-entry>
- Email promotions@fb247.com; or
- Call Katie Kinsey, Marketing Supervisor at 580-255-1810.

Waurika Digital Photo Event Questions & Answers

Q: Do the images have to be taken in Waurika, OK?

A: Yes. All photos should depict a person, place, or thing in Waurika, OK.

Q: How many images can I submit?

A: Each entrant can enter as many photos as they please, pending direction above.

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

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

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

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 be chosen?

A: A single person could have multiple images selected.

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

A: This event does not authorize a prize for chosen images.

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..

Q: How do I know you received my entry?

A: If after uploading your image through 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 event 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 event, visit our website at <https://www.fb247.com/waurika-ok-photo-entry> or give us a call at 1-877-976-2265.