COMMUNITY BANK, N.A. OFFICIAL RULES

WILKES-BARRE GRAND OPENING SWEEPSTAKES

- 1. NO PURCHASE, ACCOUNT OPENING, ACCOUNT DEPOSIT OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. Prize/Odds. The drawing related to the Wilkes-Barre Grand Opening Sweepstakes (the "Drawing") consists of one (1) \$10,000 gift certificate to Raymour & Flanigan Furniture® (the "Prize"). One Prize will be awarded and will be randomly selected by Community Bank, N.A. ("Community Bank") from eligible entries received during the Contest Period (as defined below). The odds of winning depend on the number of eligible entries received. The Prize must be claimed at the Community Bank Branch by October 28, 2022. Failure to claim the Prize by October 28, 2022 results in forfeiture of the Prize with subsequent winners drawn until the Prize is successfully awarded. The value of the Prize is \$10,000. The value of the Prize will be taxable to the winner as income and winner is solely responsible for reporting and paying any and all applicable taxes. Community Bank will issue winner an IRS FORM 1099-MISC for the value of the Prize as it is valued at \$600 or more. All taxes, fees, costs, surcharges or other expenses associated with the acceptance and/or use of the Prize are the sole responsibility of the winner. The Prize is not redeemable for cash.
- 2. Eligibility. You must be at least eighteen (18) years of age at the time of entry and a legal resident of the Commonwealth of Pennsylvania. Employees of Community Bank, its affiliates, or promotional/advertising agencies, and members of each of their respective families (spouses, parents, children, and siblings and their spouses) and those living in the same household of each are not eligible. All federal, state and local laws and regulations apply. Void where prohibited by law.
- 3. Entries; How to Enter. Limit one Entry per household during the Contest Period. The Drawing is limited to one entry per household during the Contest Period. The Drawing opens on Monday, September 26, 2022 at 9:00 a.m. All Entries must be submitted in the Community Bank Wilkes-Barre 350 Liberty Plaza branch by no later than Wednesday, October 12, 2022 at 2:00 p.m. (Eastern Time).
- 4. Contest Period/Drawing. The Drawing will include a random drawing at the end of the day on Wednesday, October 12, 2022. The winner will be contacted by an employee of Community Bank within one business day of the drawing. The "Contest Period" begins on Monday, September 26, 2022 at 9:00 a.m. (Eastern Time) and will end on, October 12, 2022 at 2:00 p.m. (Eastern Time). The Drawing will be conducted by a Community Bank employee, who shall be the judge of the Drawing, whose decision is final and binding in all matters. Community Bank reserves the right to require proof of identity and/or eligibility for purposes of verifying a participant's eligibility to enter the Drawing, and for any other purpose Community Bank deems necessary, in its sole discretion, for administering this Drawing. Failure to provide such proof of identity may result in disqualification of the winner.
- 5. **Limitations of Liability; Release**. Community Bank undertakes no liability or responsibility, and makes no warranties, express or implied, with respect to the Prize awarded, or for any risk, incident or damage, direct or indirect, relating to or arising out of

the Drawing, including (but not limited to) cancellations, and accident, injury, death, damage or expense arising from or occurring during the use of the Prize, or travel to/from the Branch's location by the winner. The winner agrees to release and hold harmless Community Bank and its officers, directors, employees and affiliates from and against any claim or cause of action, including but not limited to personal injury, death or damage to or loss of property arising out of participation in the Drawing or the receipt or use or misuse of the Prize. Community Bank, and the designated businesses and their respective officers, directors, employees and agents Community Bank are not responsible for lost, late, or illegible entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by Community Bank for any reason whatsoever.

Community Bank reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify, suspend the Drawing, and/or determine an alternate method of awarding the Prize. All inquiries regarding the Drawing should be directed to Community Bank.

- 6. General Conditions. Failure to conform to all of the Official Rules, or any fraud or other illegal or inappropriate conduct on the part of a participant or on a participant's behalf, will result in the participant's disqualification and forfeiture of the Prize won. Community Bank reserves the right to rule ineligible participants who, in Community Bank's sole judgment, engage in abusive conduct with respect to any sweepstakes or promotion conducted by Community Bank. Community Bank reserves the right to cancel, suspend and/or modify this Drawing and these Official Rules at any time, which changes will become effective upon announcement. Community Bank will not replace any lost or stolen Prize once it is in winner's possession. By taking part in this Drawing, participants agree to be bound by these rules and all decisions of the judges, who are employees of Community Bank and whose decisions with respect to all aspects of the Drawing are final and binding. Copies of written Official Rules and, where required by law, the name of the winner is available during regular business hours at each Community Bank branch for 60 days after the contest concludes.
- 7. **Disputes**. As a condition to participating in this Drawing, each participant agrees that any and all disputes that cannot be resolved between the parties, and all causes of action arising out of or in connection with this Drawing shall be resolved individually, without resort to any form of class action, exclusively before a court located in Luzerne County, Pennsylvania, having competent jurisdiction, which court shall apply the laws of the Commonwealth of Pennsylvania, without regard to the conflicts of law principles thereof. The participants and Community Bank hereby waive any and all right to trial by jury. If any provision of these Official Rules is declared or found by a court of competent jurisdiction to be illegal, unenforceable or void, then such provision will be null and void but each other provision hereof not so affected will be enforced to the full extent permitted by applicable law.