

COMMUNITY BANK, N.A. OFFICIAL RULES

LIVERPOOL GRAND OPENING DRAWING

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 Liverpool Grand Opening (the “Drawing”) consists of four (4) tickets to the Dave Matthews Band concert (Section 309) on May 27, 2025 at the Empower FCU Amphitheater at Lakeview, Syracuse, New York (the “Prize”). The Prize is subject to change depending on availability. 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 by May 24, 2025. Failure to claim the Prize by May 24, 2025 results in forfeiture of the Prize with a subsequent winner drawn until the Prize is successfully awarded. Community Bank representative will electronically transfer tickets to the winner who must have a Ticketmaster account to accept the Prize. The approximate value of the Prize is \$1,814. 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 and the winner must supply his or her social security number at the time of claiming the Prize. 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 resident of the State of New York. 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 person during the Contest Period.** The Drawing is limited to one entry per person during the Contest Period. All Entries must be submitted at the Liverpool, NY branch, at 7379 Oswego Road, Liverpool, NY 13090.
4. **Contest Period/Drawing.** The Drawing will include one random drawing during the last day of the Contest Period at 5:31 p.m. (Eastern Time). The winner will be contacted by a member of the Community Bank team within one business day of the drawing. The “Contest Period” begins on Monday, April 14, 2025 at 9:00 a.m. (Eastern Time) and will end on, Thursday, May 22, 2025 at 5:30 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 is not responsible for, makes no warranties (express or implied), and shall not be liable for any injuries, losses, or damages of any kind arising directly or indirectly in connection with or as a result of the Prize or acceptance, possession, or use or misuse of the Prize, or from participation in the Drawing, including (but not limited to) accidents, 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. By accepting the Prize, 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 arising out of

participation in the Drawing or the receipt or use or misuse of the Prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. Community Bank and its officers, directors, employees and agents 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. By participating, participants agree to release Community Bank and its parents, subsidiaries, affiliates, directors, officers, employees and agents from any and all liability, loss or damage of any kind incurred with respect to the contest and any prize won. 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 any 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. 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 the Liverpool, NY branch located at 7379 Oswego Road, Liverpool, NY 13090 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 Onondaga County, New York, having competent jurisdiction, which court shall apply the laws of the New York, 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.