

## COMMUNITY BANK, N.A. OFFICIAL RULES

### LIVERPOOL BRANCH GRAND OPENING BINGO PROMOTION (“Bingo”)

- Prize.** Throughout the Promotion Period (as defined below), Community Bank, N.A. (“Community Bank”) will distribute a bingo card to each eligible participant that completes the required entry steps described below to enter the Bingo promotion (the “Promotion”). Community Bank will give to each participant that completes a Bingo card as described in Section 3 below one (1) gift certificate to one of the businesses identified on the back of the Bingo card, each located in Liverpool, New York (valued at \$100) (the “Prize”). The Prize is subject to change depending on availability. One (1) Prize per eligible participant. All taxes, fees, costs, surcharges or other expenses associated with the acceptance and/or use of the Prize, including, but not limited to, transportation costs and gratuities are the sole responsibility of the winner. Participant is responsible for all applicable federal, state, and local taxes, including income taxes, and any reporting consequences related to accepting the Prize. Participant must provide a valid Social Security Number or Taxpayer Identification Number for tax reporting purposes prior to receiving the Prize. Failure to provide the required information may result in disqualification and forfeiture of the Prize. Community Bank is not responsible for any additional expenses, withholdings or tax obligations related to the Prize. The Prize is not redeemable for cash, nor will substitution of any Prize be offered.
- 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.
- How to Enter; Limit one Prize/entry per person during the Promotion Period.** Eligible participants will receive a Community Bank bingo card upon opening an Eligible Personal Checking Account (as defined below) at the Liverpool Branch, 7379 Oswego Road, Liverpool, New York 13090 (the “Liverpool Branch”) during the Promotion Period. This Promotion is only valid on accounts opened at or assigned to the Liverpool Branch for the primary account holder during the Promotion Period. Each participant will have to conduct five (5) transactions in a row, column or diagonal in order to complete his or her Bingo card. All transactions must be completed within ninety (90) days after the initial account opening. The Promotion is limited to one entry per person during the Promotion Period. All completed Bingo cards must be submitted at the Liverpool Branch in order to receive the Prize.
- Promotion Period/Time to Complete Required Actions/Deadline.** The Bingo cards will be distributed beginning at 9:00 am ET on April 14, 2025, and ending at 4:59 pm ET on August 29, 2025 (the “Promotion Period”). Participants have until ninety (90) days after the initial account opening to complete the required transactions in order to be eligible to receive the Prize. Completed Bingo cards must be presented at the Liverpool Branch within ninety (90) days of initial account opening to claim the Prize. The deadline for a participant to present their Bingo card and collect their Prize is December 12, 2025. The foregoing dates are subject to change at Community Bank’s sole discretion.

5. **Account Eligibility Requirements.** The Promotion is only available to new or existing customers of Community Bank that do not have one of the four following eligible checking accounts as of April 14, 2025: Premium Checking, 50 Direct Checking, Carefree Checking<sup>SM</sup>, and Simply Checking (each, an “Eligible Personal Checking Account”). For purposes of the Promotion, a “qualifying deposit” means a deposit in the Eligible Personal Checking Account that is not charged back for any reason, including fraud or non-sufficient funds. For purposes of the Promotion, “qualifying debit card transactions” are one of the following transactions: point of sale, tap to pay, mobile wallet, and ATM withdrawals or deposits.
6. **Determination of Prize.** The Promotion will be conducted by a Community Bank employee, who shall be the judge of the achievement of the Prize, 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 Promotion, and for any other purpose Community Bank deems necessary, in its sole discretion, for administering this Promotion. Failure to provide such proof of identity may result in disqualification of the winner.
7. **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 Promotion, 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 Promotion 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. The entry shall be null and void if Community Bank determines that the participant or any users of the Eligible Personal Bank Account are engaged in any fraudulent activities or is in violation of Community Bank’s policies. 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.
8. **General Conditions.** By taking part in this Promotion, participants agree to be bound by these Official Rules and all decisions of Community Bank, whose decisions with respect to all aspects of the Promotion are final and binding. 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 (i) disqualify any individual who tampers with the entry process, and (ii) cancel, suspend and/or modify this Promotion and these Official Rules at any time and for any reason. Copies of written Official Rules and, where required by law, the list of the Prize winners is available during regular business hours at the Liverpool Branch located at [insert address] for sixty (60) days after the Promotion concludes.

9. **Disputes.** As a condition to participating in this Promotion, 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 Bingo 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.
10. **Sponsor.** This Liverpool Branch Grand Opening Bingo Promotion is sponsored by Community Bank, N.A. located at 7379 Oswego Road, Liverpool, NY 13090. All inquiries regarding the Promotion should be directed to Community Bank.