



Crossroads Bank eStatement Promotion Official Contest Rules

SPONSOR: Crossroads Bank, 1205 N. Cass St., P. O. Box 259, Wabash, IN 46992

Contest Period

The contest begins at 12:00 am (eastern time) March 1, 2025 and ends at 11:59 pm (eastern time) on December 31, 2025. Entries must be received by 11:59 pm on December 31, 2025 to be eligible for a prize drawing.

Eligibility

1. No purchase necessary to enter or win. You do not need to have an account at Crossroads Bank. Utilizing any other bank services will not improve your chances of winning.
2. The contest is open to individuals 18 years of age or older who are legal residents of the United States at the time of entry.
3. Employees, directors (and household family members of such employees and directors) of Crossroads Bank and its advertising, promotion, and fulfillment agencies, and their affiliates, are NOT eligible.
4. The contest is void where prohibited by law.
5. The contest is subject to all applicable federal, state, and local laws and regulations.

Automatic Entry

1. Crossroads Bank customers who enroll in eStatements, and customers already enrolled in eStatements, will automatically be entered in the contest during the contest period and will receive one (1) entry per individual customer and are limited to one win during the entire contest period.
2. Enrollment is complete upon the acceptance of the electronic statement terms & conditions disclosure, entering a valid email address and clicking "Submit." This allows you to receive your statements electronically in lieu of paper statements via US Postal Service.
3. New eStatement enrollments must take place between March 1, 2025 and December 31, 2025 to be entered in the contest.

Alternate Method of Entry

1. To enter by mail: print your name, address, email address and phone number on a 3 x 5 card and send to: Crossroads Bank, PO Box 259, Wabash, IN 46992.
2. Limit one mailed entry per person.
3. All entries must be received by December 31, 2025.
4. Illegible or incomplete entries will be disqualified.
5. Alternate method entrants must live within a 50 (fifty) mile radius of a Crossroads Bank location: 1205 N. Cass St., Wabash, IN; 1404 State Road 114 W, North Manchester, IN; 500 S. Huntington St., Syracuse, IN; 207 S. State St., South Whitley, IN; 526 W. Connexion Way, Columbia City, IN; 855 N. Broadway, Peru, IN; 895 N. Parker St., Warsaw, IN

Winner Selection and Notification

1. Winners will be selected in a random drawing from all eligible entries received and need not be present to win.
2. Drawings will be conducted on a monthly basis at the sponsor location on or about the following dates: April 1, 2025, May 1, 2025, June 1, 2025, July 1, 2025, August 1, 2025, September 1, 2025, October 1, 2025, November 1, 2025, December 1, 2025, January 1, 2026.
3. Potential winners will be notified by email or telephone within approximately ten (10) business days of the respective prize drawing. Crossroads Bank is not responsible for any notification, documentation, or prize that is returned undeliverable. If Crossroads Bank is unable to contact the potential winner within ten (10) business days, the winner is considered to have forfeited the prize. Winners will provide their social security numbers to Crossroads Bank which may be used for the 1099 miscellaneous income tax form.
4. By entering, entrants agree to be bound by these rules and consent to use their names and/or photo for advertising or publicity purposes without compensation or further consideration, except where prohibited by law.

5. For a copy of these official rules, send a self-addressed, stamped envelope to: Crossroads Bank, Attn: eStatement Promotion, PO Box 259, Wabash, IN 46992.
6. To request the names of the winners, send a self-addressed, stamped envelope to: Crossroads Bank, Attn: eStatement Promotion, PO Box 259, Wabash, IN 46992.

Prize Conditions

1. A total of 10 \$100 Visa® Gift Cards will be awarded during the promotion period with a monthly drawing of a \$100 Visa® Gift Card at the sponsor location. Maximum total retail value of all prizes - \$1,000.
2. By entering, each participant agrees to be bound by these Official Contest Rules and the decision of Crossroads Bank which will be final.
3. All expenses relating to the acceptance and use of any prize that are not explicitly listed herein as being awarded, including payment of taxes, are the responsibility of the winner.
4. No substitute, barter, transfer or assignment of prize is permitted, except by Crossroads Bank at its sole discretion.
5. If a winner is unable to accept the prize for any reason, Crossroads Bank shall have no obligation to the winner and the prize will be award to an alternate winner.
6. Odds of winning will be determined by the total number of eligible entries received.
7. Crossroads Bank, agents and representatives of Crossroads Bank and legal advisors are not responsible for and shall not be liable for: (1) telephone, electronic, hardware or software program, network, internet or computer malfunctions, failures or difficulties of any kind; (2) any condition caused by events beyond the control of Crossroads Bank that may cause the contest to be disrupted or corrupted; (3) any printing or typographical errors in any material associated with the contest. Crossroads Bank reserves the right, in its sole discretion, to suspend or cancel the contest at any time.
8. By participating in the contest, each participant agrees to release and hold Crossroads Bank and the employees, officers, directors, agents, representatives of Crossroads Bank, its advertising agency, promotion, and legal advisors harmless from (1) any and all losses, damages, rights, claims, and actions of any kind in connection with the contest; (2) any illnesses, injury, losses, litigation, or damage that may occur from participation in the contest or acceptance, possession, use or misuse of a prize.
9. All entries become the exclusive property of Crossroads Bank and will not be acknowledged or returned