

## **First United Bank & Trust**

# **Swipe & Celebrate Sweepstakes**

## **Official Rules & Regulations**

### **Eligibility**

NO PURCHASE NECESSARY TO ENTER OR TO WIN. VOID WHERE PROHIBITED. The Sweepstakes is open to all U.S. citizens or legal residents who are eighteen (18) years of age or older as of the date of entry.

### **How to enter**

Qualifying purchases include debit purchase(s) that post and settle to the Consumer and business checking account between July 15, 2025 – December 31, 2025. Including online purchases, phone or mail-order purchases.

Purchase refunds/reversals, ATM transactions, gambling, loan payments and bill payments do not qualify. Transactions on separate cards tied to a single checking account will not be combined.

### **Sweepstakes period**

The Swipe & Celebrate Sweepstakes begins at 12:01 a.m. (EST) July 15, 2025 and ends at 11:59 p.m. (EST) December 31, 2025.

### **Prizes**

First United Bank & Trust will select one (1) grand prize winner, one (1) first place winner, and one (1) second place winner at random from all eligible entries.

The odds of winning a prize is equal to the number of prizes divided by the total number of entries to the Sweepstakes. A potential winner is not an official winner until his/her eligibility has been verified and he/she has been notified that verification is completed.

- The grand prize winner will receive 125,000 Scorecard Rewards® points.
- One (1) first place winner will receive 75,000 Scorecard Rewards® points and
- one (1) second place winner will receive 25,000 Scorecard® Rewards points.

### **Notification**

Reward points will be automatically added to the winner's Scorecard® account by February 28, 2026. Reward points will be delivered within 30 days of the winner announcement. Winners will be announced on or around February 28, 2026 on the following webpage: [MyBank.com/125](https://MyBank.com/125).

Winners agree to the use of their images by First United Bank & Trust in conjunction with any press release or advertisement describing the prize drawing.

Information about the listed prize(s) may be reported to state and federal revenue authorities. Please consult your personal tax advisor if you have any questions. First United Bank & Trust does not charge you when you use your debit card for purchases. Employees of First United Bank & Trust or an affiliate of First United Bank & Trust, and their immediate family members are eligible to participate. We reserve the right to terminate all offers.

Scorecard Rewards® is a trademark of Fiserv, Inc. registered in the U.S. and other countries. Visa® is a trademark of Visa International Service Association registered in the U.S. and other countries.

**WAIVER OF LIABILITY:** By participating in the Sweepstakes, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against First United Bank & Trust, the Prize issuer, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with the Promotion, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the receipt or use of the Prize (or any portion thereof) or any travel or activity related to the receipt or use of the Prize (or any portion thereof).

**GENERAL CONDITIONS:** Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, or garbled entries, transmissions; or any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed e-mail notifications; printing, typographical or other errors appearing within these Official Rules, in any Promotion-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prize or in any Promotion-related materials, or the cancellation or postponement of any event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person's computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Promotion or website or attempt to undermine the legitimate operation of the Promotion by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or any representative of Sponsor or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Promotion is unlawful and subject to legal action by Sponsor and its respective agents. Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Prize (or any portion thereof), and (b) disclaim any implied warranty. Sponsors failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in their sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Promotion (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner and award the Prize by way of random drawing from among all non-suspect, eligible entries received up to the time of such cancellation. Sponsor also reserves the right, in its sole discretion, to modify these Official

Rules for clarification purposes without materially affecting the terms and conditions of the Promotion. Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an e-mail address, the winning entry will be declared made by the Authorized Account Holder of the e-mail address submitted at the time of entry provided he/she is eligible according to these Official Rules. The Authorized Account Holder is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the e-mail address for the domain associated with the submitted e-mail address.

**Use of Data**

First United Bank & Trust may be collecting personal data about entrants including, without limitation, complete name, zip code, email address, and daytime phone number (including area code) of the entrants and/or Winner.

Sponsor is entitled to use personal data contained in all entries in accordance with the [First United Bank & Trust privacy policies](#). By participating in the Promotion, entrants hereby agree to all personal information uses and disclaimers as explained in the following privacy policies, which may be viewed on the Sponsor's website <https://www.mybankcom>; or by calling 888-692-2654 to request a copy of the policy be mailed.

Member of FDIC