

THE CIVISTA BANK “STEPS TO SAVINGS” PRIZE DRAWING CONTEST OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.

The “Steps to Savings” Prize Drawing (“Contest”) is sponsored by Civista Bank. The Contest is governed by these official rules (“Official Rules”). By participating in the Contest, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the Contest, as determined by Civista Bank and its employees and agents, are final in all respects. The Contest is subject to all federal, state, and local laws and regulations and is void where prohibited by law.

ELIGIBILITY

The Contest is open to students who are thirteen (13) to eighteen (18) years of age at the time of entry who attend a school located in one of the following Ohio Counties: Ashland, Auglaize, Butler, Champaign, Clark, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hancock, Hamilton, Hardin, Henry, Huron, Knox, Lake, Licking, Logan, Lorain, Lucas, Madison, Marion, Medina, Miami, Montgomery, Morrow, Ottawa, Pickaway, Portage, Preble, Putnam, Richland, Sandusky, Seneca, Shelby, Stark, Summit, Union, Warren, Wayne, Williams, Wood, Wyandot; Indiana Counties: Decatur, Dearborn, Franklin, Jefferson, Jennings, Ohio, Ripley, Switzerland; Kentucky Counties: Boone, Campbell, Kenton – where not prohibited by law. Civista Bank has the right to verify the eligibility of each entrant.

Civista Bank employees, board members, and members of the immediate family of the aforementioned, or anyone residing in their household, are not eligible to participate or win. Only one (1) entry per student is permitted.

CONTEST PERIOD

The Contest begins at 12:00 a.m. Eastern Time on August 1 and ends at 11:59 p.m. Eastern Time on October 31 (“Contest Period”). All entries must be received during the Contest Period. Civista Bank reserves the right to extend or shorten the Contest Period at its sole discretion.

HOW TO ENTER

To enter the Contest, students must complete the Steps to Savings learning module and submit an original essay through the entry form provided at the end of the module.

Entries must be the student’s original work and submitted by the stated deadline. Incomplete, late, duplicate, or non-original entries will not be considered.

REVIEW AND WINNER SELECTION

All submitted entries will be reviewed by Civista Bank to confirm eligibility, completeness, and compliance with Contest requirements, including completion of the Steps to Savings learning module.

Essays will not be evaluated, scored, or ranked based on content. All eligible and complete entries will be included in a random drawing.

One (1) Grand Prize winner and four (4) Regional Runner-Up winners will be selected at random from all eligible entries received during the Contest Period. The odds of winning depend on the number of eligible entries received. All decisions of Civista Bank are final and binding.

PRIZES

Civista Bank will award the following prizes:

- **Grand Prize:** One (1) student will receive a \$500 prize, and the associated classroom or school will

receive \$500.

- **Regional Runner-Up Prizes:** Four (4) students will each receive a \$250 prize, and each associated classroom or school will receive \$250.

Student prize funds may be received either as a credit to an eligible Civista Bank account or by check, at the winner's choice. School prize funds will be issued by check made payable directly to the school.

Prizes are non-transferable. No substitution or cash equivalent of any prize is permitted except as expressly stated herein. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE ARE SOLELY THE RESPONSIBILITY OF THE WINNER/RECIPIENT.

WINNER NOTIFICATION

Potential winners will be notified after the conclusion of the Contest Period using the contact information provided at entry. If a potential winner cannot be contacted within seven (7) days, or if the prize is returned as undeliverable, the potential winner may forfeit the prize and an alternate winner may be selected.

TERMS AND CONDITIONS

Terms and conditions may apply. Incidental expenses and all other costs and expenses which are not specifically listed as part of a prize in these Official Rules and which may be associated with the award, acceptance, receipt and use of all or any portion of an awarded prize are solely the responsibility of the respective prize winner.

ACCOUNT RELATIONSHIP

Participation in the Contest does not require opening a NexGen Checking account or any other Civista Bank account. References to Civista Bank products or services are for informational purposes only.

ADDITIONAL LIMITATIONS

Civista Bank and its parent, affiliate, and subsidiary companies, employees, officers, directors, agents, and representatives are not responsible for any typographical or other errors in the administration of the Contest, including errors in any printing or posting of these Official Rules, the selection and announcement of any winner, or the distribution of any prize.

Any attempt to damage the content or operation of this Contest is unlawful and subject to possible legal action by Civista Bank. Civista Bank reserves the right to terminate, suspend or amend the Contest, without notice, and for any reason, including, without limitation, if Civista Bank determines that the Contest cannot be conducted as planned or should a virus, bug, or other tampering or unauthorized intervention, technical failure or other cause beyond Civista Bank's control corrupt the administration, security, fairness, integrity, or proper play of the Contest. In the event that any tampering or unauthorized intervention may have occurred, Civista Bank reserves the right to void any suspect entries at issue. Civista Bank and its respective parent, affiliate and subsidiary companies, employees, officers, directors, agents, and representatives, and any telephone network or service providers, are not responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunction, lost or delayed data transmission, omission, interruption, deletion, line failure or malfunction of any telephone network, computer equipment or software, the inability to access any website or online service or any other error, human or otherwise.

INDEMNIFICATION AND LIMITATION OF LIABILITY

BY ENTERING THE CONTEST, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE AND HOLD HARMLESS CIVISTA BANK AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES, AND ANY ADMINISTRATOR, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY LIABILITY, DAMAGES, LOSSES OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THAT ENTRANT'S PARTICIPATION IN THE CONTEST AND THE ACCEPTANCE, USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. CIVISTA BANK AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, AS TO THE CONDITION, FITNESS OR MERCHANTABILITY OF THE PRIZES. CIVISTA BANK AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES, AND ANY ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS DISCLAIM ANY LIABILITY FOR DAMAGE TO ANY COMPUTER SYSTEM RESULTING FROM ACCESS TO OR THE DOWNLOAD OF INFORMATION OR MATERIALS CONNECTED WITH THE CONTEST.

PUBLICITY

By participating, each entrant and their parent or legal guardian grant Civista Bank permission to use the student's first name, grade level, school name, and excerpts of the essay for promotional and educational purposes related to the Contest without additional compensation, except where prohibited by law.

CONTEST SPONSOR

This Contest is sponsored by Civista Bank.