



These are the Official Rules for the Midwest Regional Bank's Sunset Hills Branch Luck of the Draw drawing, running through March 17, 2020. By entering the drawing, entrants agree to comply with and be bound by these Official Rules.

1. How to Enter Midwest Regional Bank's Sunset Hills Drawing: visit the Sunset Hills Branch and fill out entry slip with name, phone number and email address. Only one entry per person, per day.
2. Winning Entry Prize: The winning prize entry will be drawn at 10:00am on March 17, 2020, via a random selection process from the pool of eligible entries. Entrants selected must comply with all terms and conditions of these Official Rules and winning is contingent upon fulfilling all requirements. Only one prize will be awarded. All decisions of Sponsor are final and binding with respect to this Sweepstakes. The prize for the Sweepstakes winner: \$100
3. Notification and Redemption: Winner need not be present to win. A Midwest Regional Bank representative will notify the winner by phone. Winner is subject to eligibility and age verification. If the drawing winner cannot be contacted within 72 hours after the first attempt to contact him/her, or if he/she fails to satisfy all conditions to acceptance, Midwest Regional Bank may select an alternate entrant at random from among remaining eligible entries. A winning entrant is only a winner after notification and compliance with the terms and conditions of these Official Rules.
4. Eligibility and Restrictions: Participation constitutes full and unconditional agreement to, and acceptance of these Official Rules. There is no charge, fee, purchase, or other consideration required to enter or win the drawing. There is no requirement for any account opening or purchase of bank products or services of any kind. An alternative method of entry is provided: Stop by the Sunset Hills Midwest Regional Bank Banking Center and ask for an entry form. Alternatively, you may send a postcard to: Zelee Norrenberns, Midwest Regional Bank, 11860 Gravois Road, Sunset Hills, MO 63127. Post card must be postmarked on or before March 13, 2020. There is a limit of one entry per qualified entrant during the promotion period. Qualified entrants are limited to legal residents of the counties of St. Louis, St. Louis City, St. Charles or Jefferson who are eighteen (18) years of age or older on the date of entry. Employees of Midwest Regional Bank and their families are not eligible. This promotion is not valid where sweepstakes are prohibited or restricted by law.
5. Odds of Winning: Chances of winning depend on the number of eligible entries received during the Promotion Period. The winning entry for the Prizes will be drawn from the eligible entries submitted.
6. Administration, Application and Interpretation: Whenever Midwest Regional Bank has the option, right or responsibility under these Official Rules to take any action or make any decision, judgment or determination, it reserves the right to do so (or decide not to do so) in its sole and absolute discretion, for any reason or no reason, without being required to explain or consider the consequences of its actions or the advice, opinions, perspective or rights of anyone else. Midwest Regional Bank reserves the right to apply and interpret these Official Rules and conduct and administer the prize. Any decision by Midwest Regional Bank regarding the Sweepstakes, including eligibility of entrants and determination of the winners, shall be final and binding.

7. Release and Limitation of Liability: Neither Midwest Regional Bank nor the holding company, Midwest Regional Bancorp, Inc., nor their respective agents, officers, directors, employees, agencies, or attorneys, are responsible for, and entrants release all such parties from any claim, cause of action or liability, including without limitation those relating to any personal injury, death, loss, expense or damages of any kind, under any theory of law or in equity, arising from, (a) entry or participation in the drawing or limitation on entrant's ability to do so; (b) acceptance or use of any prizes awarded in the drawing; (c) incomplete, lost, late, damaged, illegible or misdirected e-mail and/or postal mail or other communication.

8. Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

9. General Conditions: Sponsor reserves the right to disqualify any individual it believes or finds to be tampering with the entry process or the operation of the drawing or to be acting in violation of these Official Rules, or in any unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the drawing is a violation of criminal and civil law.

10. Disputes: Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this drawing, or any prizes awarded, shall be resolved individually and exclusively by any court of competent jurisdiction; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by entrant, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than as expressly allowed herein, and further waives any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant Midwest Regional Bank in connection with the drawing shall be governed by, and construed in accordance with, the laws of the State of Missouri, without giving effect to any choice of law or conflict of law rules.

13. Winners List/Rules Request: For winner's name (first name, last initial) or Official Rules, send a self-addressed, stamped envelope specifying "Official Rules" or "Winner List": Zelee Norrenberns, Midwest Regional Bank, 11860 Gravois Road, Sunset Hills, MO 63127.

