

Official Rules. NO PURCHASE NECESSARY to Enter or Win. Purchasing Will Not Increase Your Chances of Winning. PIN-Based Debit & International Transactions Not Eligible For Automatic Entry. Entrants waive the ability to bring claims in a class action format. All entries, whether submitted by using an eligible consumer Mastercard® as described below or by mail, have an equal chance of winning. **Eligibility:** The Mastercard Summer 2020 Start Something Priceless Sweepstakes (“Sweeps”) is open only to individuals who are Mastercard cardholders whose account was opened by a participating Jack Henry & Associates, Inc.® Card Processing Solutions™ Mastercard Issuer (as described below) before 8/1/20 and who are legal permanent residents of the 50 U.S. (including D.C.) and the legal age of majority in cardholder’s state of residence before 8/1/20. Void in U.S. Territories, including Guam and Puerto Rico, and where prohibited by law. Employees, officers and directors of Jack Henry & Associates, Inc. (“JHA” or “Sponsor”); participating JHA Card Processing Solutions Mastercard issuers’ (“Participating Issuers”, as outlined below); Mastercard International Incorporated (“Mastercard”); teamDigital Promotions, Inc. (“Admin”); and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and the immediate family members (i.e., spouses, parents, children, grandchildren and siblings and their respective spouses) and/or those living in the same household of any of the foregoing are not eligible to enter or win a prize in this Sweepstakes. Sponsor, Participating Issuers, Mastercard, Admin, and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, and advertising/promotion agencies are each a “Released Party” and shall hereinafter collectively be referred to as the “Released Parties”. **Participating Issuers:** Visit jhasurprisespromo.com for a full list of all (182) Participating Issuers. In order to participate in the Sweeps and be eligible to win a prize, entrant must be an eligible Mastercard (“Card”) cardholder whose Mastercard account was opened by a Participating Issuer(s) before 8/1/20. **How to Enter:** Sweeps begins at 12:00:01AM Central Time (“CT”) on 8/1/20 and ends at 11:59:59PM CT on 10/31/20 (“Promo Period”). There are two (2) methods of entry: **To enter using your Card** – each time you use your eligible Card to make an eligible purchase transaction during the Promo Period, you will receive an entry as follows: When cardholder spends between **(A) \$250.00 and \$500.00** accumulatively during the Promo Period, cardholder receives **one (1) entry** into the Sweeps (*one (1) entry into entry method (A)*), for the Second Prize \$75.00 Statement Credit drawing. When cardholder spends between **(B) \$501.01 and \$750.00** accumulatively during the Promo Period, cardholder receives **two (2) entries** into the Sweeps (*one (1) entry into entry method (A), and one (1) entry into entry method (B)*), for the \$250.00 Statement Credit drawing (*also eligible for Second Prize \$75.00 Statement Credit drawing*). When cardholder spends **(C) \$750.01 or more** accumulatively during the Promo Period, cardholder receives **three (3) entries** into the Sweeps (*one (1) entry into entry method (A), one (1) entry into entry method (B), and one entry into entry method (C)*) for the Grand Prize Trip drawing (*prize details listed below - also eligible for First Prize \$250 Statement Credit drawing, Second Prize \$75.00 Statement Credit drawing*). Grand Prize Winner’s winnings will be limited to the Grand Prize. Purchase transactions involving PIN-based debit and international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, ATM fees, cash advances, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from corporate Cards, Small Business Cards, HSA Cards, deconverted Participating Issuer Cards, unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only purchases made with a Card in good standing (both at time of entry & winner selection) & issued by a current/non-deconverted Participating Issuer in the U.S. (both at

time of entry & winner selection) to an identifiable cardholder (as set forth herein) & that are processed & submitted through Mastercard International Incorporated's U.S. transaction processing system during the Promo Period are eligible for automatic entry; or 2) **To enter by mail without making a purchase** - to receive three (3) entries, hand print your full name, complete mailing address, telephone number, date of birth, the first 6 digits of your Card, your Participating Issuer Financial Institution Name, and the words "Mastercard & Jack Henry & Associates, Inc. Summer 2020 Sweepstakes – [Insert Name of Participating Issuer]" on a plain 3" x 5" piece of paper & mail it in a sealed, stamped & hand printed #10 envelope to: Mastercard & Jack Henry & Associates, Inc. Summer 2020 Sweepstakes, 211 Greenwood Ave. 2-2, Promo 515, Bethel, CT 06801 & **write your Participating Issuer Financial Institution Name on the outer mailing envelope**. Enter as often as you wish by mail, but each entry must be mailed separately & postmarked by 11/2/20 & rec'd by 11/9/20. **Each 3"x 5" entry must include your Participating Issuer Financial Institution Name on the outer mailing envelope. Failure to denote a Participating Issuer Financial Institution Name or any other requirement (as described above) on the outer mailing envelope will result in disqualification.** By submitting one (1) mail-in entry, each such entrant will receive automatic entries into A, B, and C prize tiers. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. All entries become property of Sponsor & will not be returned. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweeps-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any & all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps. **Winner Selection:** Potential winners will be selected in a total of (182) individual random drawings ((1) drawing for the Grand Prize from among all eligible Sweeps entries rec'd & (1) drawing for each First Prize and Second Prize per Participating Issuer from among applicable eligible Participating Issuer entries rec'd) on or about 11/16/20. Drawings will be conducted by Admin, an independent judging organization, whose decisions will be final & binding in all matters relating to this Sweeps. The potential Grand Prize winner will be notified by Admin by telephone, email and/or mail (method selected in Admin's discretion). The potential First and Second Prize winners will be notified by their applicable Participating Issuer by mail, at its discretion. In the event that a potential winner is selected via a Card transaction, prize will be awarded to the primary account holder (as determined by the Participating Issuer account records & subject to said Participating Issuer's timely identification of the account holder) named on the account accessed by the Card used to make the entry. Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. Odds of winning a Grand Prize will depend on the total number of eligible Sweeps entries received during the Promo Period. Odds of winning a First or Second Prize will depend on the total number of eligible entries received per applicable Participating Issuer during the Promo Period. **Prizes: One (1) Grand Prize, (182) First Prizes, (364) Second Prizes will be awarded.** Federal, state, & local taxes & all other expenses not specified herein are winners' sole responsibility. The value of any prize awarded to a winner may be reported for tax purposes as required by law. The winner

may be required to provide Sponsor with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of the winner for the actual value of the prizes received. Unclaimed prizes will be forfeited. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen prize(s) or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited and the Released Parties will have no further obligation with respect to that prize or portion of the prize. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited and the Released Parties will have no further obligation with respect to that prize or portion of the prize. Limit one (1) prize per person. **(1) Grand Prize:** A \$12,500 Statement Credit (Approximate Retail Value "ARV"=\$12,500). **(182) First Prizes/(1) Per Participating Issuer:** A \$250 Statement Credit (ARV= \$250/ea.). **(364) Second Prizes/(2) Per Participating Issuer:** A \$75 Statement Credit (ARV=\$75/ea.). **TOTAL ARV OF ALL PRIZES AWARDED IN THIS SWEEPS: \$85,300** **Privacy:** Your use of your Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to participate in this Sweeps & your consent for Sponsor, Mastercard, & Admin to obtain, use, & transfer your name, Card number, email & mail, phone number & other information for the purpose of administering this Sweeps, awarding the prizes & to comply with applicable legal requirements. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winners list. For automatic entries, Sponsor (or Admin on Sponsor's behalf) may obtain the applicable account holder's personal contact information (name, email address, phone number) from Participating Issuer(s) in order to award prizes. Sponsor and/or Participating Issuer(s) may elect to send email marketing communications to its cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time & free of charge, choose not to receive any of those email communications by clicking on the unsubscribe link within the e-mail. Opting out of receiving email communications from a Participating Issuer(s) will not preclude a consumer from winning. Except where prohibited by law, acceptance of a prize constitutes winners' irrevocable consent to Released Parties, their agents', successors & assigns or other designees' use of winners' name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising & promotional & publicity purposes in any & all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration except for the awarding of the prizes to the winners. Each winner may be required to sign a document confirming his/her consent. For information regarding Sponsor's privacy practices, please visit <https://www.jackhenry.com/more-from-jha/pages/privacy-policy.aspx>. **Miscellaneous:** No transfer, assignment, cash redemption or substitution of a prize will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, and then for a prize of equal or greater value. Each winner may be required to notify Sponsor of prize acceptance by returning an executed and notarized Affidavit of Eligibility, Liability Release and (where legal) Publicity Release within three (3) days of issuance of notification or other time period determined by Sponsor in its sole discretion. All winners will also be required to submit to a confidential background check to confirm eligibility and ensure the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor, in its sole discretion, and, in such event, the prize may be forfeited. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner, if

time permits. If any prize or prize notification letter is returned as undeliverable or the prize is declined for any reason, winner will be disqualified and, at Sponsor's sole discretion and time permitting, an alternate winner may be selected. Should a potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor shall have no further obligation to that potential winner and an alternate winner may be randomly selected from among all remaining eligible Sweeps entries, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants agree to be bound by these Official Rules and agree that Released Parties and their designees and assigns and all of their respective officers, directors, employees, shareholders, representatives, agents, and the franchisees of any of them shall have no liability and entrant will defend, indemnify and hold harmless the Released Parties from and against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) entrant's participation/entry into the Sweeps, (ii) any materials he or she may submit in connection herewith, or (iii) the acceptance, possession, use or misuse of a prize or participation in any activities associated with the Sweeps or any prize awarded in connection herewith; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweeps activity and/or prize. The Released Parties are not responsible for the actions of entrants in connection with the Sweeps, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweeps. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps and to modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps and, in the case of termination, at its discretion, select potential winners via a random drawing from among all eligible, non-suspect entries received before the event that required such termination. In the event Sponsor or Administrator is prevented from continuing with the Sweeps by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Sweeps by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Administrator's control (each, a "**Force Majeure**" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweeps or prize. Sponsor and Administrator additionally reserve the right, in their sole and absolute discretion: (a) to modify, suspend or terminate the Sweeps should causes beyond Sponsor's or Administrator's control corrupt or interfere with the administration, integrity, operation, security or proper play of the Sweeps; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweeps; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner. CAUTION: Any attempt to undermine the legitimate operation of this Sweeps is a violation of criminal and civil laws and should such an attempt

be made, the Sponsor and the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law. Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof), and disclaim any implied warranty. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations ("Suppliers") as a part of the prizes provided in connection with the Sweeps; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors, (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers, (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties, and (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's or any other Released Party's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Except where prohibited by law, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweeps or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of New York. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweeps, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion. **Names of Winners:** For the winners' names, send a self-addressed, stamped envelope to be rec'd by 1/29/20 to: Mastercard & Jack Henry & Associates, Inc. Summer 2020 Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801. JHA Card Processing Solutions™ is a trademark of Jack Henry & Associates, Inc.® Mastercard and Mastercard Prepaid and the circles design are registered trademarks of Mastercard International Incorporated. All third-party trademarks belong to their respective owners. The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of

such marks with Sweeps advertisements or the Sweeps. **Sponsor:** Jack Henry & Associates, Inc., 663 W Hwy 60, Monett, MO 65708. **Administrator:** teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801, www.teamDigital.com.

Opt Out:

If you do not wish to receive future sweepstakes mailings from Community Bank Owatonna, please send a removal request with your name, complete mailing address, & the first 6 digits of your Mastercard number, if any, to: Community Bank Owatonna at 640 Bridge Street, Owatonna, MN 55060.

CONSUMER DISCLOSURE: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. You have not yet won. Void in Guam, Puerto Rico & where prohibited. Open to U.S. legal residents who are Mastercard cardholders of a participating Jack Henry & Associates, Inc. Mastercard Issuer & legal age of majority or older, each before 8/1/20. (1) Grand Prize valued at \$12,500. (182) First Prizes valued at \$250/ea. and (364) Second Prizes valued at \$75/ea. Starts 8/1/20. Ends 10/31/20. See Official Rules for details. Sponsored by Jack Henry & Associates, Inc., 663 W Hwy 60, Monett, MO 65708.