

Official Rules – Equity Bank "Dine Local"

June 22 – July 31, 2020

Equity Bank is the sponsor of the Dine Local Sweepstakes (the "Sweepstakes"). There is no limit on entries per eligible customer during the entry period. Chances of winning a prize are based upon the number of eligible entries received. Only one prize per household will be allowed. These prizes may not be exchanged or redeemed for cash or credit.

Use your Equity Bank debit card for PIN- or signature-based purchases from 12:00:00 a.m. PT on June 22, 2020 through 11:59:59 p.m. PT on July 31, 2020 (the "Promotion Period") for chances to win a \$25.00 gift card, 100 of which will be given away during the Promotion Period.

Entry for these drawings automatically occurs every time a customer of Equity Bank makes a PIN- or signature-based purchase processed through SHAZAM at eligible merchants during the Promotion Period with an eligible debit card issued by Equity Bank.

Dine Local Sweepstakes Official Rules and Regulations

To enter: There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each debit card PIN- or signature-based purchase completed during the Promotion Period by a customer of Equity Bank at an eligible merchant. Certain restrictions may apply. Transactions made with a merchant category code of 5812 or 5814 will be eligible. Only debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the customer agreement for that account using cards issued by Equity Bank during the Promotion Period and said transactions are processed through SHAZAM are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, business cards, and health and benefit cards are excluded from automatic entry. Debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. PT on July 31, 2020, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, and phone number to: Dine Local Equity Bank Sweepstakes, 6700 Pioneer Parkway, Johnston, IA 50131. Mail-in entries must be postmarked by June 26, 2020 and received by July 31, 2020 in order to be eligible.

Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. Any attempted entries received from a customer of a financial institution that is not participating will not be

considered valid. Entries become the property of ITS, Inc. and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

Eligibility: The Sweepstakes is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of June 8, 2020. Commercial card eligibility is subject to employer policies regarding rewards program participation. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of SHAZAM, ITS, Inc., and Equity Bank, and their respective parent companies,

affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

Drawing: Random drawings will be held on or about the 6th of August 2020, from all eligible automatic and mail-in entries combined. The random drawings will be conducted by SHAZAM. All decisions are final and binding on matters relating to this rewards campaign. Equity Bank will notify the winners by U.S. mail and/or telephone on or about August 10, 2020.

Odds: Actual odds of winning the prizes depend upon the total number of eligible entries received.

Prizes: A \$25.00 gift card to a local restaurant, 100 of which will be given away during the Promotion Period.

Prize Restrictions: Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

Prize Claim: Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery. Equity Bank reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at Equity Bank's sole discretion.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless SHAZAM, Inc., ITS, Inc., and their respective participant financial institutions, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, SHAZAM's and its designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: Equity Bank is not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. Equity Bank reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by Equity Bank or SHAZAM in its sole discretion. This drawing is governed by laws of the United States with venue in Des Moines, Iowa, for the resolution of all claims and disputes.

If you do not wish to receive future sweepstakes mailings from Equity Bank, please send a removal request with your name, complete mailing address, and the first six digits of your debit card number, if any, to Card Services at the mailing address shown on your monthly statement.