

**FIRST COMMUNITY BANK DEBIT CARD SWEEPSTAKES (December 2020)
OFFICIAL RULES**

NO PURCHASE OR BANK TRANSACTION IS NECESSARY TO ENTER OR WIN. OPENING AN ACCOUNT OR MAKING ANY TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. THIS SWEEPSTAKES IS SUBJECT TO ALL APPLICABLE FEDERAL, STATE, AND LOCAL LAWS AND REGULATIONS.

SWEEPSTAKES PERIOD. The First Community Bank Debit Card Sweepstakes (this “Sweepstakes”) begins at 12:00:01 AM Eastern Time on December 1, 2020, and ends at 11:59:59 PM Eastern Time on December 31, 2020 (the “Sweepstakes Period”).

ELIGIBILITY. This Sweepstakes is open only to legal residents of the United States (the “Eligibility Area”) who are eighteen (18) years of age or older at the time of entry. Only individuals may enter; no entries from any corporation or other entity shall be accepted. This Sweepstakes is VOID outside of the Eligibility Area. Employees, officers, and directors of First Community Bank (the “Sponsor”) and its affiliated entities and subsidiaries, as well as immediate family members (defined as spouse, child, sibling, or parent) of said persons and individuals living in said persons’ households are ineligible to participate in the Sweepstakes.

HOW TO ENTER. There are two (2) ways to enter:

- (1) An individual will automatically receive one (1) entry for the prizes each time he or she uses his or her eligible First Community Bank debit card for a point-of-sale purchase in the month of December 2020. Transactions conducted via Automated Teller Machines (ATMs) are excluded.
- (2) An individual may enter without making any purchase or banking transaction by hand printing legibly on a 3” x 5” card his or her complete name as it appears on his or her state identification, complete address, and email and/or phone number; labeling the card “First Community Bank Sweepstakes Entry;” and mailing it in a sealed and stamped envelope to:

First Community Bank
Attn: Marketing Department
P.O. Box 950
Bluefield, West Virginia 24701

All mail-in entries must be postmarked no later than December 31, 2020, and received no later than January 7, 2021, to be eligible. Regardless of his or her status as a customer, any eligible participant may submit an unlimited number of entries via this alternative method, but each entry must be mailed separately. The eligible participant will receive

one (1) entry per eligible write-in received.

REGARDLESS OF METHOD OF ENTRY. Entries received by Sponsor after the end of the Sweepstakes Period or applicable receipt period for write-in entries will be discarded and deemed void. No changes to any entry information will be permitted once submitted. No mechanically reproduced or photo copied entries are permitted. All entries become the property of Sponsor and will not be acknowledged or returned.

By participating, entrants: (1) agree to the terms of these official rules (the “Official Rules”) and the decisions of Sponsor, which shall be binding and final in all respects; (2) acknowledge that Sponsor has not made nor is in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relating to any prize; and (3) warrant that he or she is eligible to participate in this Sweepstakes.

PRIZES; ODDS OF WINNING. A total of five (5) cash prizes will be awarded. Each cash prize will be in the amount of Five Hundred Dollars (\$500.00).

If a winner has a First Community Bank checking account, the prize will be deposited into said checking account. If a winner does not have a First Community Bank checking account, the prize will be given in the form of a cashier’s check. If a winner is receiving the prize in the form of a cashier’s check, the winner must coordinate with Sponsor for pick-up of the prize. Sponsor will notify the winner when his or her prize is ready for pick-up, and the winner must take delivery of his or her prize at the First Community Bank branch location nearest the winner. Any winner who needs to pick up a cashier’s check will be solely responsible for taking delivery of his or her prize.

Each winner will be solely responsible for all applicable federal, state and local taxes, fees, insurance, and/or any other expenses associated with taking delivery of the prize. Sponsor shall not be responsible or liable for a winner’s inability or failure to utilize a prize. Winners may receive an IRS Form 1099 from Sponsor for the value of the prize.

Prizes may not be combined with any other offer. No substitution, assignment, or transfer of any prize will be permitted, except that Sponsor reserves the right, in its sole discretion, to substitute any prize with a prize of equal or greater value. Unless prohibited by applicable law, acceptance of a prize constitutes permission for Sponsor, as well as its subsidiaries and affiliates, to use any prize winner’s name, likeness, and/or biographical information for advertising, trade, publicity, and promotional purposes in any media now known or hereafter devised in connection with this Sweepstakes without review, notification, approval or compensation. **LIMIT ONE (1) PRIZE PER PERSON.**

Odds of winning are determined by and depend upon the total number of eligible entries received. The odds of winning the prizes will be the same by alternate means of entry as by means of entry requiring a banking transaction or purchase.

WINNER SELECTION. Winners will be chosen by random drawing on or before Friday, January 22, 2021, by Sponsor from among the total number of eligible entries received. **WINNERS DO NOT HAVE TO BE PRESENT TO WIN.** All prize awards are subject to verification and will be awarded upon winner validation and verification by Sponsor. The potential winners will be notified by telephone, email, or regular postal mail on or before Friday, January 29, 2021. If an initially selected prize winner is ineligible, cannot be contacted after two (2) reasonable attempts through all provided contact means by Sponsor, or fails to complete and return any required documents to Sponsor within five (5) days of receipt of the documents, the prize will be forfeited and an alternate winner will be selected at random from the remaining eligible entries. Each selected prize winner will be required to sign and return a notarized Affidavit of Eligibility/Compliance (which may include his or her Social Security Number if required for tax reporting purposes) and a Liability/Publicity Release, as allowed by law, within five (5) days of receipt of the documents. If a selected prize winner does not complete the foregoing duties as allowed by law, his or her prize will be forfeited, and an alternate potential prize winner will be selected at random from the remaining eligible entries.

DISQUALIFICATION. Any false information provided by an entrant or mailing address or any non-compliance by an entrant with these Official Rules may result in the immediate disqualification of the entrant from this Sweepstakes. Persons found tampering with or abusing any aspect of this Sweepstakes, as solely determined by Sponsor, will be disqualified. If disqualified, Sponsor reserves the right to terminate the person's eligibility to participate in this and future promotions and sweepstakes of Sponsor, as well as, any of its subsidiaries or affiliates. **ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.** In the event any portion of this Sweepstakes is compromised by any unauthorized human intervention, action of entrants, or other causes beyond the control of Sponsor which, in the sole opinion of Sponsor, corrupt or impair the integrity, administration, security, or operation of this Sweepstakes, Sponsor reserves the right, at its sole discretion, to suspend or terminate the Sweepstakes and award the prizes from all eligible entries received prior to the action or compromise giving rise to the suspension or termination of this Sweepstakes.

DISCLAIMER; LIMITATION OF LIABILITY. SPONSOR IS NOT RESPONSIBLE OR LIABLE FOR: (1) ANY TYPOGRAPHICAL OR PRINTING ERRORS; (2) LATE, LOST, ILLEGIBLE, INCOMPLETE, STOLEN, MISDIRECTED, OR POSTAGE-DUE MAIL; (3) INCORRECT OR INACCURATE ENTRY INFORMATION, WHETHER CAUSED BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THIS SWEEPSTAKES OR BY ANY HUMAN ERROR WHICH MAY OCCUR IN THE PROCESSING OF THE ENTRIES IN THIS SWEEPSTAKES; (4) ANY TECHNICAL ERRORS INCLUDING, BUT NOT LIMITED TO, TECHNICAL MALFUNCTION OF ANY

TELEPHONE NETWORK OR LINES, COMPUTER ONLINE SYSTEMS, SERVERS, OR PROVIDERS, COMPUTER EQUIPMENT, OR SOFTWARE; OR (5) ANY OTHER ERRORS IN THE ADMINISTRATION OF THE SWEEPSTAKES. IN NO EVENT WILL SPONSOR, ITS AFFILIATES OR SUBSIDIARIES, OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE RESPONSIBLE OR LIABLE FOR ANY INDIRECT, INCIDENTAL, EXEMPLARY, EXPECTATION, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO THIS SWEEPSTAKES.

RELEASE. By participating in the Sweepstakes, entrants release and hold Sponsor, subsidiaries, and affiliates, and their respective officers, directors, employees, and agents harmless from any and all liability, claims, or actions of any kind whatsoever arising out of this Sweepstakes. Except where prohibited, entrants agree that any and all disputes which cannot be resolved between or among the parties and any claims or causes of action arising out of or connected with this Sweepstakes shall be resolved individually, without resort to any form of class action.

GENERAL INFORMATION. The failure to exercise or enforce any right or provision of these Official Rules shall not constitute a waiver of such right or provision. If any part of these Official Rules is held by a court of competent jurisdiction to be invalid or unenforceable, that part will be enforced to the maximum extent permitted by law, and the remainder of these Official Rules will remain fully in force.

PRIVACY NOTICE. Any personal information provided by entrants will be used by Sponsor to administer this Sweepstakes and by banking accordance with Sponsor's Privacy Policy, if applicable.

OFFICIAL RULES; LIST OF WINNERS. For a copy of these Official Rules or a list of the prize winners, send a self-addressed, stamped envelope to: First Community Bank, Attn: Marketing Department, P.O. Box 950, Bluefield, West Virginia 24701. A copy of these Official Rules may also be obtained by visiting one of Sponsor's branches via its drive-thru.

MISCELLANEOUS. There is no charge for obtaining a new First Community Bank debit card. See a First Community Bank schedule of fees for other charges that may occur.

Sponsored by: First Community Bank, One Community Place, Bluefield, Virginia 24605.