

2024 Priceless Surprises® for Community Institutions

Make purchases with Mastercard® and receive chances to win
2024 Priceless Surprises® for Community Institutions Sweepstakes
Official Rules (“Official Rules”)

No Purchase or Payment of Any Kind is Necessary to Enter or Win This Sweepstakes. A Purchase or Payment of Any Kind Will Not Increase Your Chances of Winning. PIN-based Debit, Online, International, and Mastercard® Corporate Transactions Not Eligible For Automatic Entry. By participating in this Sweeps (defined below), entrants waive the ability to bring claims in a class action format. Winner of Trip must travel within twelve (12) months of prize acceptance or forfeit his/her right to receive prize.

For the purpose of this Sweeps: (1) all entries, whether submitted by using an eligible Mastercard as described below or by alternate means of entry (i.e., mail-in method of entry), have an equal chance of winning; and (2) Mastercard use includes purchase transactions initiated by Mastercard consumer debit, credit and small business cards, as described below.

Eligibility: The 2024 Priceless Surprises® for Community Institutions Sweepstakes (“Sweeps”) is open only to individuals who are prior to 4/1/24: 1) Mastercard cardholders (each, a “Cardholder”) whose card was issued by a participating Mastercard financial institution (as described below) (each, a “Card”); 2) who are legal permanent residents of the fifty (50) U.S. (including D.C.); and 3) who have reached the legal age of majority in their state or jurisdiction of residence (which is eighteen (18) in most states, but is nineteen (19) in Alabama and Nebraska and twenty-one (21) in Mississippi). Void in Guam, Puerto Rico & where prohibited by law. Employees, officers & directors of Mastercard International Incorporated (“Mastercard” or “Sponsor”); participating Mastercard customer financial institutions, credit unions, alliances, processors (collectively, “Participating FI(s)”) (as outlined below); teamDigital Promotions, Inc. (“Administrator”); and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and their immediate family members (i.e., spouses, parents, children, grandchildren and siblings and their respective spouses) and/or those living in the same physical address (“household”) (i.e., people who share the same residence at least three (3) months a year, whether legally related or not) of any of the foregoing are not eligible to enter or win a prize in this Sweeps. Sponsor, Participating FI(s), Administrator 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 FIs: See below for the full list of all (176) Participating FI(s). In order to participate in the Sweeps, and be eligible to win a prize, entrant must be an eligible Cardholder whose Mastercard account was opened by a Participating FI(s) before 4/1/24.

Promotion Period: Sweeps begins at 12:00:01 AM Central Time (“CT”) on 4/1/24 and ends at 11:59:59 PM CT on 12/31/24 (“Promo Period”) and consists of ten (10) separate, independent monthly entry periods (each, a “Monthly Period”), and one (1) grand prize entry period (“Grand Prize Period”) as follows: Entry Period 1 (4/1/24-4/30/24), Mail postmarked by 5/1/24, Mail rec’d by 5/8/24 & Drawing 5/13/24; Entry Period 2 (5/1/24-5/31/24), Mail postmarked by 6/1/24, Mail rec’d by 6/8/24 & Drawing 6/14/24; Entry Period 3 (6/1/24-6/30/24), Mail postmarked by 7/1/24, Mail rec’d by 7/8/24 & Drawing 7/15/24; Entry Period 4 (7/1/24-7/31/24), Mail postmarked by 8/1/24, Mail rec’d by 8/8/24 & Drawing

8/12/24. Entry Period 5 (8/1/24-8/31/24), Mail postmarked by 9/2/24, Mail rec'd by 9/9/24 & Drawing 9/16/24. Entry Period 6 (9/1/24-9/30/24), Mail postmarked by 10/1/24, Mail rec'd by 10/8/24 & Drawing 10/14/24. Entry Period 7 (10/1/24-10/31/24), Mail postmarked by 11/1/24, Mail rec'd by 11/8/24 & Drawing 11/15/24. Entry Period 8 (11/1/24-11/30/24), Mail postmarked by 12/2/24, Mail rec'd by 12/9/24 & Drawing 12/16/24. Entry Period 9 (12/1/24-12/31/24), Mail postmarked by 1/2/25, Mail rec'd by 1/9/25 & Drawing 1/15/25. Grand Prize Period (4/1/24-12/31/24), Mail postmarked by 1/2/25, Mail rec'd by 1/9/25 & Drawing 1/15/25.

How to Enter: There are two (2) methods of entry for this Sweeps as follows:

1) To enter this Sweeps using your Card – you will automatically receive one (1) entry into the applicable Monthly Period drawing outlined below each time you use your eligible Card to make an eligible in-store/in-person signature-based purchase transaction during the Promo Period. Each entry will be entered into the appropriate Monthly Period drawing during which that transaction was made. Purchases made online, PIN-based debit transactions, corporate and international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft transactions/fees, return check fees, check re-order fees, ATM transactions or fees, cash advances, other transactions requiring a PIN for completion, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from corporate cards, international cards, unauthorized card use or those made with lost, stolen or fraudulent cards, or from transactions that require a PIN for completion (e.g., cash advances), are void. Entries from unauthorized card use or purchases made with lost, stolen, or fraudulent cards are void. Only purchases made with an eligible Card for an account that is in good standing (both at time of entry and winner selection) and issued by Participating FI in the U.S. to an identifiable Cardholder (as set forth herein) and that are processed and submitted through Mastercard'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 one (1) entry for the applicable Monthly Period, hand print your full name, complete mailing address, telephone number, date of birth, and the first six (6) digits of your Card on a plain 3" x 5" piece of paper & mail it in a sealed, stamped & hand printed #10 envelope to: 2024 Priceless Surprises for Community Institutions Sweepstakes, 211 Greenwood Ave. 2-2, Promo 519, Bethel, CT 06801. Enter as often as you wish by mail, but each entry must be mailed separately, postmarked by the applicable postmark deadline and rec'd by the applicable mail-in deadline for each Monthly Period (as set forth in the dates provided above).

There is no limit to the number of entries an eligible Cardholder may receive during the Promo Period (regardless of entry method). All entries become property of Sponsor and will not be returned. Sponsor and other Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, delayed, garbled, damaged, inaccurate, stolen, postage-due, or mutilated entries or mail; theft, destruction or unauthorized access to, or alteration of, entries, failures or malfunctions of phones (including wireless phones/handsets), phone lines, cellular equipment towers, telephone systems, lost entries, text messages or transmissions, defect or delay in transmission, transaction processing, interrupted or unavailable network, server, wireless service provider or other connections; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; traffic congestion on the Internet or any technical problem, including, but not limited to, any injury or damage to entrant's or any other person's computer related to or resulting from Sweeps participation, technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; interrupted or unavailable network, server or other

connections; errors or omissions in these Official Rules, in any Sweeps-related advertisements or other materials; and any other errors or problems in connection with this Sweeps, including, without limitation, errors or problems in connection with the administration of the Sweeps, the processing of entries or direct deposit transactions, in the selection or announcement of the winner or in awarding of the prize; 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. Use of any device to automate or subvert entry is prohibited and any entries rec'd by such means will be void. No photocopied, computer-generated facsimiles, mechanically reproduced, or mass entries permitted, and any entries rec'd by such means will be void. No software-generated, robotic, programmed, script, macro or other automated entries are permitted, and any entries rec'd by such means will be void. 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.

Entry Periods and Selection of Winners: The below listed prizes will be awarded in individual random drawings among all eligible entries rec'd and combined from participating Mastercard financial institutions, for a total of ten (10) drawings (nine (9) Monthly Period drawings and one (1) Grand Prize drawing at the conclusion of the Promo Period, as set forth in the dates provided above). Drawings will be conducted by Administrator, whose decisions will be final and binding in all matters relating to this Sweeps. Non-winning entries rec'd for one (1) Monthly Period drawing will not carry forward to subsequent Monthly Period drawings. All non-winning entries rec'd for Monthly Period 1 through Monthly Period 9 will be included in the Grand Prize Period drawing. Odds of winning a First Prize will depend on the number of eligible entries rec'd for each applicable Monthly Period. Odds of winning the Grand Prize will depend on the number of eligible entries rec'd during the Promo Period.

The potential prize winners will be notified by Administrator by telephone, email and/or mail (method selected in Administrator's discretion). Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. 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 Participating FI's account records and subject to Participating FI's timely identification of the account holder) named on the account accessed by the Card used to make the entry and, in the event that a Mastercard® small business card or debit Mastercard® small business card winning account is selected, prize will be awarded to the individual named on the Card that is used to transact the winning entry (as determined by the Mastercard FI's account records and subject to said financial institution's timely identification of the individual named on the applicable Card). If awarding of a prize is in conflict with the business' written policy or not feasible after Sponsor's good faith effort to obtain account holder contact information from Mastercard FI, prize will be forfeited, and an alternate potential winner may be selected by random drawing from among all remaining eligible entries rec'd during the applicable Monthly Period. Sponsor is not responsible for false, incorrect, changed, incomplete or illegible contact information. Sponsor shall have no liability for any winner notification that is lost, intercepted, or not rec'd by a potential winner for any reason. Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. Limit one (1) prize per person, immediate family member, or household for the entirety of this Sweeps.

Prizes: A total of two hundred twenty-five (225) First Prizes (*twenty-five (25) First Prize Winners per Monthly Period*), and one (1) Grand Prize (*from amongst all eligible entries rec'd during the Promo Period*) will be awarded in this Sweeps. Federal, state, and local taxes and all other expenses not

specified herein are each winner's sole responsibility. The approximate retail value ("ARV") of each prize is based on available information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law. Each 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 each winner for the actual value of the prizes rec'd. 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. Mastercard Prepaid® Card restrictions apply: <http://prepaidcarddisclosure.com/US>.

One (1) Grand Prize: Grand Prize winner will receive a (4)-night trip for two (2) (winner and one (1) guest) to one (1) of the following locations of the winner's choice: New York, NY; Los Angeles, CA; Miami, FL; or Chicago, IL. Prize includes round-trip coach air transportation from the major U.S. airport nearest winner's residence (guest's transportation will be arranged from the same location as the winner) to destination, ground transportation to/from airport, one (1) standard double-occupancy hotel accommodation, select onsite activities, and one (1) \$250 Mastercard Prepaid® card (for winner only) (ARV of Grand Prize = \$5,000).

Two hundred twenty-five (225) First Prizes (*Twenty-five (25) First Prize per Monthly Period*): Each winner will receive one (1) \$50 Mastercard Prepaid® card (ARV of First Prize = \$50 ea.).

TOTAL ARV OF ALL PRIZES AWARDED IN THIS SWEEPS: \$16,250.

All Trip details and prize details not specifically set forth herein will be determined by Sponsor in its sole and absolute discretion. Trip must be taken within twelve (12) months of prize acceptance or prize will be forfeited and an alternate potential winner may be selected by random drawing from among all remaining entries rec'd, if time permits. Trip must be booked through Sponsor's designated promotional agency. Blackout dates and other travel/accommodations/activity restrictions may apply. Actual value of prize will vary depending on winner's city of departure and final travel requirements and activities; any difference in value will not be awarded. Sponsor, in its sole discretion, reserves the right to provide ground transportation in lieu of air transportation. Released Parties are not responsible for travel delays or cancellations. If any prize-related activity(s) is canceled or postponed for any reason, before or after Trip arrangements are made, Sponsor reserves the right, in its sole discretion, to award the balance of the Trip or to award an alternate prize of equal or greater value in full satisfaction of prize award. If, for any reason whatsoever, a winner and/or guest are unable to travel or participate in the Trip after all Trip-related travel arrangements have been made, Sponsor (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to winner and/or guest and no alternate winner will be selected. Prize or any elements thereof may not be separated or redeemed for cash. Travel and hotel restrictions apply. Trip winners and guest must travel on the same itinerary, must be age of majority in his/her state of residence, and are responsible for obtaining and possessing all required valid photo ID and travel documents prior to travel. Trip is subject to supervision and security and other policies designated by Sponsor. Exact details of any activities, including, but not limited to, date, time, location and duration are at Sponsor's sole discretion. Itinerary and program elements are at the discretion of Sponsor and are subject to change. Winner and their guest agree to comply with all applicable venue and/or hotel rules and regulations in connection with the prize. Sponsor and the applicable onsite representatives reserve the right, in their

sole discretion, to remove or to deny entry to the winner and/or his/her guest who engage(s) in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person during Trip/at any event associated with the prize. The winner and his/her guest will be escorted out of the hotel, venue, and/or any other Trip aspect by Sponsor, the applicable onsite representatives, or their designated agent(s) for improper conduct and/or violation of federal, state or local laws (including, but not limited to, the unlawful possession, use, or distribution of illicit drugs, unlawful drug paraphernalia, and alcohol) and, in the case of any such infraction, Sponsor (and, for the avoidance of doubt, the other Released Parties) will have no further obligation to winner and winner and his/her guest will forfeit the balance of the Trip. Released Parties will not be responsible for weather conditions, Acts of God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of any elements of Trip. All costs and expenses associated with the acceptance and use or misuse of the prize not specified herein as being awarded, including, but not limited to, all federal, state and local taxes, additional air and ground transportation, food, beverages, souvenirs, gratuities, airline luggage charges, incidentals, upgrades, insurance, service charges and other misc. travel expenses are winner's sole responsibility. Trip winner and guest are responsible for obtaining travel insurance (and all other forms of insurance) at their option and hereby acknowledge that Sponsor and the other Released Parties have not and will not obtain or provide travel or other form of insurance. Winner acknowledges that an inherent risk of exposure to COVID-19 exists in any place where people gather. COVID-19 is an extremely contagious disease that can lead to severe illness and death. Winner assumes all risks, hazards, and dangers arising from or relating in any way to the risk of contracting COVID-19 or any other communicable disease or illness, or a bacteria, virus or other pathogen capable of causing a communicable disease or illness, whether occurring before, during, or after attending the Trip however caused or contracted, and voluntarily waive all claims and potential claims against the Released Parties relating to such risks. It is the responsibility of the winner to comply with COVID-19 protocols (e.g., wear masks at all times, have a vaccine or show proof of vaccination) as required by prize provider.

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 enter and participate in this Sweeps and your consent for Sponsor and Administrator to obtain, use and transfer your name, Card number, email address, home and mailing address and phone number and other information provided by entrants in connection with this Sweeps (collectively, "Sweeps Data") for the purpose of administering this Sweeps, awarding the prizes and 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 winner's list. For automatic entries through use of a Card, Sponsor (or Administrator on Sponsor's behalf) may obtain the applicable account holder's personal contact information (name, home address, email address, phone number) from Participating FI's in order to award prizes.

Sponsor and/or Participating FI'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 and 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 FI will not preclude a consumer from winning. Opting out of receiving marketing communications does not opt you out of receiving servicing/transactional emails related to your account with Sponsor and/or the Participating FI.

Except where prohibited by law, acceptance of a prize constitutes each winner's irrevocable consent to

Released Parties, and each of their respective agents', successors' and assigns' or other designee's use of each winner's name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising and promotional and publicity purposes in any and all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prizes to the winners. You may be required to sign a document confirming your consent to this effect. For information regarding Sponsor's privacy practices, please [click here](https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html) or visit <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>. Released Parties are not responsible for late, lost, stolen, illegible, incomplete, misdirected, delayed, garbled, damaged, inaccurate or undelivered emails, entries, theft, destruction or unauthorized access to, or alteration of Sweeps Data, defect/delay in transmission or communication, including, but not limited to, recording failures, or for telephonic, human or computer failures, problems or errors, interruptions in service leveraged to create an entry, whether due to system upgrades, repairs, modifications or other causes, defect or delay in transmission, connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, recording/filming systems, electronic equipment, computer hardware or software failures, inaccurate entry information, traffic congestion on the internet, technical or mechanical malfunctions, or other malfunctions, errors or delays, whether caused by equipment, programming, human error, acts of God or otherwise relating to or in connection with the Sweeps, including, without limitation, errors which may occur in connection with the administration of the Sweeps, the processing of entries, Sweeps Data processing, the announcement of prizes and winners, the cancellation or postponement of the Sweeps, for any injury or damage to participant's or any other person's computer or other device relating to or resulting from participation in this Sweeps, or for printing, typographical, human or other errors appearing in these Official Rules, in any Sweeps advertisements or other materials.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) 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 (or applicable portion) of equal or greater value. Each potential 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 (collectively, "Prize Claim Documents") within five (5) business days of issuance of notification or other time period determined by Sponsor, or the other Released Parties, in their sole discretion. If any potential winner fails or refuses to sign and return all Prize Claim Documents within five (5) business days of prize notification, or other time period determined by Sponsor in its sole discretion, such potential winner will be automatically disqualified. Prize winner's guest may also be required to sign and return Prize Claim Documents prior to the issuance of travel documents. Potential winners may also be required to submit to a confidential background check to confirm eligibility and ensure that Trip attendance by such person, or 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, or the other Released Parties, in their 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 potential winner, if time permits. If any prize or prize notification letter or email 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 potential winner may be selected by random drawing from among all remaining entries. 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 (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to that potential winner and an

alternate potential winner may be randomly selected from among all remaining 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 each of their respective 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; (iii) the acceptance, possession, use or misuse of a prize (or portion thereof) or participation in any activities associated with the Sweeps or any prize (or portion thereof) awarded in connection herewith, including, without limitation, travel to/from/during the Trip and the lodging, activities and events of the Trip; (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 these 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 rec'd 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, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, large-scale illness, 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 a Force Majeure event 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 these 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.

Winners' Names: For the winners' names, send a self-addressed, stamped envelope to be rec'd by 3/31/25 to: 2024 Priceless Surprises® for Community Institutions Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801.

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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: Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577.

Admin: teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801, www.teamDigital.com.

Full list of all (176) Participating Issuers:

Number	Participating Issuers:	City	State
1	1ST ADVANTAGE FEDERAL CREDIT UNION	Yorktown	VA
2	1ST FINANCIAL BANK USA	Dakota Dunes	SD
3	ACHIEVA CREDIT UNION	Dunedin	FL
4	ACNB BANK	Gettysburg	PA

5	ALLIANCE CATHOLIC CREDIT UNION	Farmington Hills	MI
6	ALTURA CREDIT UNION	Riverside	CA
7	AMERANT BANK NATIONAL ASSOCIATION	Coral Gables	FL
8	AMERICAN FIRST CREDIT UNION	La Habra	CA
9	AMERICAN NATIONAL BANK	Omaha	NE
10	AMOCO FEDERAL CREDIT UNION	Texas City	TX
11	AMPLIFY CREDIT UNION	Austin	TX
12	ANDREW JOHNSON BANK	Greenville	TN
13	ASTERA CREDIT UNION	Lansing	MI
14	BANGOR SAVINGS BANK	Bangor	ME
15	BANK FIVE NINE	Oconomowoc	WI
16	BANK OF NEW HAMPSHIRE	Laconia	NH
17	BANKERS' BANK OF THE WEST	Denver	CO
18	BAR HARBOR BANK + TRUST COMPANY	Bar Harbor	ME
19	BEEHIVE FEDERAL CREDIT UNION	Rexburg	ID
20	BRYANT STATE BANK	Bryant	SD
21	BUILTWELL BANK	Chattanooga	TN
22	BYLINE BANK	Chicago	IL
23	CALIFORNIA COAST CREDIT UNION	San Diego	CA
24	CAMINO FEDERAL CREDIT UNION	Montebello	CA
25	CAMPUS FEDERAL CREDIT UNION	Baton Rouge	LA
26	CANVAS CREDIT UNION	LONE TREE	CO
27	CapEd CREDIT UNION	Meridian	ID
28	CASCADE COMMUNITY CREDIT UNION	Roseburg	OR
29	CB&S BANK	Russellville	AL
30	CENTRA CREDIT UNION	Columbus	IN
31	CFCU COMMUNITY CREDIT UNION	Ithaca	NY
32	CHAMBERS BANK	Danville	AR
33	CHAMPION CREDIT UNION INC.	Toledo	OH
34	CHEMUNG CANAL TRUST COMPANY	Elmira	NY
35	CHEVRON FEDERAL CREDIT UNION	Concord	CA
36	CINFED FEDERAL CREDIT UNION	Cincinnati	OH
37	CITADEL FEDERAL CREDIT UNION	Exton	PA
38	CITIZENS BANK	Elizabethton	TN
39	CITIZENS EQUITY FIRST CREDIT UNION	Peoria	IL
40	CITY + COUNTY CREDIT UNION	St. Paul	MN
41	CITY BANK	Lubbock	TX
42	CITY NATIONAL BANK OF WV	Front Royal	VA
43	CLAREMONT SAVINGS BANK	Claremont	NH
44	CLEARVIEW FEDERAL CREDIT UNION	Moon Township	PA
45	CME FEDERAL CREDIT UNION	Columbus	OH
46	CNB BANK AND TRUST NATIONAL ASSOCIATION	Carlinville	IL

47	COMMERCIAL BANK + TRUST CO.	Paris	TN
48	COMMUNITY BANK OF MISSISSIPPI	Forest	MS
49	COMMUNITY CHOICE CREDIT UNION	Farmington Hills	MI
50	COMMUNITY TRUST CREDIT UNION	Gurnee	IL
51	CONSUMERS CREDIT UNION	Kalamazoo	MI
52	COPPER STATE CREDIT UNION	Phoenix	AZ
53	CORNERSTONE BANK	Parshall	ND
54	CORTRUST BANK NATIONAL ASSOCIATION	Mitchell	SD
55	COUNTY NATIONAL BANK	Hillsdale	MI
56	CREDIT HUMAN FEDERAL CREDIT UNION	San Antonio	TX
57	CREDIT UNION OF DENVER	Lakewood	CO
58	CREDIT UNION OF NEW JERSEY	Ewing	NJ
59	CREDIT UNION ONE	Ferndale	MI
60	CREDIT UNION WEST	Glendale	AZ
61	CU HAWAII FEDERAL CREDIT UNION	Hilo	HI
62	CY-FAIR FEDERAL CREDIT UNION	Houston	TX
63	DESCO FEDERAL CREDIT UNION	Portsmouth	OH
64	DFCU FINANCIAL	Dearborn	MI
65	DIETERICH BANK	Effingham	IL
66	DuTrac COMMUNITY CREDIT UNION	Dubuque	IA
67	EECU	Fort Worth	TX
68	EGLIN FEDERAL CREDIT UNION	Fort Walton Beach	FL
69	EMPOWER FEDERAL CREDIT UNION	Syracuse	NY
70	ENTERPRISE BANK + TRUST	Clayton	MO
71	EVANS BANK NATIONAL ASSOCIATION	Hamburg	NY
72	EVERWISE CREDIT UNION	South Bend	IN
73	EXCEL FEDERAL CREDIT UNION	Norcross	GA
74	FINEX CREDIT UNION	East Hartford	CT
75	FIRST AMERICAN BANK	Elk Grove Village	IL
76	FIRST AMERICAN BANK AND TRUST	Vacherie	LA
77	FIRST BANK	Hazelwood	MO
78	FIRST BANK KANSAS	Salina	KS
79	FIRST BANKERS TRUST COMPANY N.A.	Quincy	IL
80	FIRST CITIZENS NATIONAL BANK	Dyersburg	TN
81	FIRST COMMERCE CREDIT UNION	Tallahassee	FL
82	FIRST COMMONWEALTH BANK	Indiana	PA
83	FIRST FEDERAL BANK + TRUST	Sheridan	WY
84	FIRST HARRISON BANK	Corydon	IN
85	FIRST NATIONAL BANK + TRUST COMPANY, THE	Beloit	WI
86	FIRST PREMIER BANK	Sioux Falls	SD
87	FIRST SAVINGS BANK	Sioux Falls	SD
88	FIRST STATE BANK OF THE FLORIDA KEYS	Key West	FL

89	FNBAAlaska	Anchorage	AK
90	FOCUS BANK	Charleston	MO
91	FRANKENMUTH CREDIT UNION	Frankenmuth	MI
92	GATE CITY BANK	Fargo	ND
93	GECU	El Paso	TX
94	General Electric Employees Federal Credit Union	Milford	CT
95	GNBANK N.A.	Girard	KS
96	GOLD COAST FEDERAL CREDIT UNION	West Palm Beach	FL
97	GREAT SOUTHERN BANK	Reeds Spring	MO
98	GREATER IOWA CREDIT UNION	Ames	IA
99	GTE FEDERAL CREDIT UNION	Tampa	FL
100	HICKAM FEDERAL CREDIT UNION	Honolulu	HI
101	INDEPENDENT BANK	Ionia	MI
102	INDIANA MEMBERS CREDIT UNION	Indianapolis	IN
103	INDUSTRIAL CREDIT UNION OF WHATCOM COUNT	Bellingham	WA
104	INTERRA CREDIT UNION	Goshen	IN
105	INTOUCH CREDIT UNION	Plano	TX
106	ION BANK	Naugatuck	CT
107	KEMBA FINANCIAL CREDIT UNION INC.	Gahanna	OH
108	KIMBERLY CLARK CREDIT UNION	Memphis	TN
109	LIBERTY FEDERAL CREDIT UNION	Evansville	IN
110	LOGIX FEDERAL CREDIT UNION	Burbank	CA
111	LOOKOUT FEDERAL CREDIT UNION	Pocatello	ID
112	LOWELL FIVE CENT SAVINGS BANK, THE	Lowell	MA
113	MARION + POLK SCHOOLS CREDIT UNION	Salem	OR
114	MEMBERS COOPERATIVE CREDIT UNION	Duluth	MN
115	MEMBERS FIRST CREDIT UNION	Midland	MI
116	MEMBERS PLUS CREDIT UNION	Medford	MA
117	MERCHANTS BANK NATIONAL ASSOCIATION	Winona	MN
118	MICHIGAN EDUCATIONAL CREDIT UNION	Plymouth	MI
119	MIDLAND STATES BANK	Effingham	IL
120	MOCSE CREDIT UNION	Modesto	CA
121	MONTANA FEDERAL CREDIT UNION	Great Falls	MT
122	MUTUAL SAVINGS CREDIT UNION	Birmingham	AL
123	NICOLET NATIONAL BANK	Green Bay	WI
124	NODAWAY VALLEY BANK	Maryville	MO
125	NORTH SHORE BANK	Brookfield	WI
126	OCEAN BANK	Miami	FL
127	OKLAHOMA EMPLOYEES CREDIT UNION	Oklahoma City	OK
128	OMB BANK	Springfield	MO
129	OMNI COMMUNITY CREDIT UNION	Battle Creek	MI
130	PATHWAYS FINANCIAL CREDIT UNION INC.	Columbus	OH

131	PEOPLE'S CREDIT UNION	Middletown	RI
132	PEOPLES BANK	Newton	NC
133	PIKE NATIONAL BANK	McComb	MS
134	POINTBANK	Pilot Point	TX
135	POTLATCH NO1 FINANCIAL CREDIT UNION	Lewiston	ID
136	PREMIER AMERICA CREDIT UNION	Chatsworth	CA
137	PREMIER BANK	Defiance	OH
138	QUEST FEDERAL CREDIT UNION	Kenton	OH
139	RED CROWN FEDERAL CREDIT UNION	Tulsa	OK
140	RESOURCE ONE CREDIT UNION	Dallas	TX
141	REVITY CREDIT UNION	Granite City	IL
142	RHINEBECK BANK	Poughkeepsie	NY
143	RIDGEWOOD SAVINGS BANK	Ridgewood	NY
144	RIVERVIEW BANK	Vancouver	WA
145	SAFE 1 CREDIT UNION	Bakersfield	CA
146	SAVERS CO-OPERATIVE BANK	South bridge	MA
147	SECNY FEDERAL CREDIT UNION	Syracuse	NY
148	SECURITY BANK OF KANSAS CITY	Kansas City	KS
149	SKYWARD CREDIT UNION	Wichita	KS
150	SOUTH CAROLINA FEDERAL CREDIT UNION	North Charleston	SC
151	SOUTHERN BANK	Poplar Bluff	MO
152	SOUTHSIDE BANK	Tyler	TX
153	SOUTHWEST MISSOURI BANK	Carthage	MO
154	SPOKANE TEACHERS CREDIT UNION	Liberty Lake	WA
155	STAR FINANCIAL BANK	Fort Wayne	IN
156	STEARNS BANK NATIONAL ASSOCIATION	St Cloud	MN
157	STOCK YARDS BANK + TRUST COMPANY	Louisville	KY
158	STOCKMAN BANK OF MONTANA	Miles City	MT
159	SUN EAST FEDERAL CREDIT UNION	Aston	PA
160	TAMPA BAY FEDERAL CREDIT UNION	Tampa	FL
161	TBK BANK SSB	Dallas	TX
162	TECH CREDIT UNION	Crown Point	IN
163	TELCO COMMUNITY CREDIT UNION	Asheville	NC
164	TEXAS TRUST CREDIT UNION	Mansfield	TX
165	THE FARMERS NATIONAL BANK OF DANVILLE	Danville	KY
166	TOMPKINS COMMUNITY BANK	Ithaca	NY
167	UNION BANK	Morrisville	VT
168	UNION BANK COMPANY, THE	Columbus Grove	OH
169	UNITED TELETECH FINANCIAL FEDERAL CREDIT UNION	Tinton Falls	NJ
170	UNIVEST BANK AND TRUST CO.	Souderton	PA
171	VELOCITY CREDIT UNION	Austin	TX
172	VENTURA COUNTY CREDIT UNION	Ventura	CA

173	VILLAGE BANK	Blaine	MN
174	WATER AND POWER COMMUNITY CREDIT UNION	Los Angeles	CA
175	WAUKESHA STATE BANK	Waukesha	WI
176	WESTBURY BANK	West Bend	WI