

Official Contest Rules

No purchase is necessary to enter or win. A purchase will not increase your chances of winning. All federal, state, and local laws and regulations apply.

Eligibility Requirements: The contest is open to South Atlantic Bank customers and individuals who are legal residents of the United States and the District of Columbia and who are eighteen years of age or older at the time of entry. South Atlantic Bank employees and/or immediate family (spouse, parents, siblings and children) and household members (whether related or not) of each such employee, are not eligible. **Limit one entry per person.**

Agreement of Official Rules: Participation in the contest constitutes full and unconditional agreement to and acceptance of the Official Rules and decisions of South Atlantic Bank, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein.

Contest Period: The contest begins on 11/21/2022 at 9:00 am eastern standard time and ends on 1/20/23 at 5:00 pm eastern standard time. Entries that are submitted before and after the contest period will be disqualified.

Prize: Solo Bonfire Stove and Stand. Approximate retail value at \$400.00. Prize cannot be substituted, transferred or redeemed for cash.

Prize Drawing/Winner Selection: On 1/23/23 South Atlantic Bank will select one (1) potential winner in a random drawing from among all eligible entries. The odds of being selected depend on the number of entries received. South Atlantic Bank will attempt to notify the potential winner via telephone, e-mail and/or mail on 1/23/23. If the potential winner cannot be contacted within ten (10) days after the date of the first attempt to contact him/her, South Atlantic Bank may select an alternate winner in his/her place at random from the remaining non-winning, eligible entries. The potential winner is responsible for collection of prize.

Winner Notification: The potential winner will be notified by telephone, e-mail and/or mail. The winner will be required to complete and submit the "South Atlantic Bank (SAB) Winner's Release" form within fifteen (15) days of being notified in order to claim his/her prize. If a potential winner cannot be contacted and/or fails to complete and submit the "South Atlantic Bank Winner's Release" Form, within the required time period, the potential winner forfeits any prize. If potential winner is at least eighteen (18) years of age but still considered a minor in his/her jurisdiction of residence, South Atlantic Bank reserves the right to award the prize in the name of his/her parent or legal guardian, who will be required to complete the "South Atlantic Bank's Winner's Release" Form. Potential winners must continue to comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling requirements. If a potential winner is disqualified for any reason, South Atlantic Bank will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain un-awarded.

General Conditions: In the event that the administration and/or operation of the contest is impaired in any way for any reason, including unauthorized human intervention or problems beyond the control of South Atlantic Bank and the contest is unable to run as planned, as determined in the sole discretion of South Atlantic Bank, the contest will be (a) suspended to address any impairment and then resume in a manner that best conforms to the spirit of these Official Rules or (b) terminated and award the prize at random from the eligible, non -suspect entries received up to the impairment. South Atlantic Bank reserves the right, in its sole discretion, to disqualify any individual it finds tampering with the entry process or the operation of the contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner.

Release and Limitations of Liability: By participating in the contest, entrants agree to release and hold harmless South Atlantic Bank, any party related to holding this contest and any party related to providing the prize for this contest, from and against any claim of action arising out of participation of the Contest or receipt or use of any prize, including but not limited to: (a) unauthorized human intervention with the Solo Stove, (b) technical errors related to computers, servers, providers or telephone or network lines, (c) lost, late, postage due to misdirected or undeliverable mail, (d) errors in administration of the contest or

gathering/processing the entries, (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part from entrants participation in the contest or receipt of prize, or . (f) injury or damage to prize or perceived to be caused by prize. Entrant further agrees that in any cause of action, the contest entities' liability will be limited to the cost of entering and participating in the contest and in no event shall the contest entities be liable for attorney's fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to punitive, consequential, direct or indirect damages.

Disputes: Except where prohibited, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the contest 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 South Carolina. 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 Sponsors in connection with the contest, shall be governed by, and construed in accordance with, the laws of the state of South Carolina, without giving effect to any choice of law or conflict of law rules (whether of the State of South Carolina or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of South Carolina.

Privacy: By entering this contest, you consent to South Atlantic Bank's use of your contact information for upcoming promotions and information about South Atlantic Bank. Information collected is subject to South Atlantic Bank privacy practices. For a copy of our privacy statement, please contact any South Atlantic Bank representative at 843-839-0100 or visit our website at https://www.southatlantic.bank/consumer-privacy-policy/. South Atlantic Bank will not share your information with any third parties. Except where prohibited, participation in the contest constitutes your consent to South Atlantic Bank's use of your name, likeness, entry and state of residence for promotional purposes in any media without further payment or consideration.

Winner List: To receive the name of the contest winner, send a stamped self-addressed envelope to South Atlantic Bank-Beaufort- 11-E Robert Smalls Parkway, Beaufort, SC 29906 within sixty (60) days of the contest period.