

**HELOC FOR HEROES Giveaway Official Rules** NO PURCHASE, APPLICATION, OR USE OF SPONSOR PRODUCTS OR SERVICES NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. ELIGIBILITY: The Giveaway is open to all legal residents of the United States who are eighteen (18) years of age and older at the time of entry. Each entrant by participating in the Giveaway agrees to be bound by these Official Rules and Sponsor’s decisions. The Giveaway is subject to all applicable federal, state, and local laws, rules and regulations. Void where prohibited or restricted by law, rule or regulation.
2. GIVEAWAY PERIOD: Giveaway begins at 9:00 a.m. Central Time (“CT”) on Friday, August 28, 2020 and will end at 12 p.m. CT on Thursday, September 10, 2020.
3. HOW TO ENTER: To enter the Giveaway, individuals must like Sponsor on Facebook and comment on the bank’s Giveaway message displayed on Sponsor’s Facebook page found at <https://www.facebook.com/accessbankomaha>. You may comment as many times as you want on the bank’s Giveaway message, but only one (1) comment the bank’s Giveaway message will qualify the nominee for the Giveaway. If a nominee is drawn as a winner for a prize, said nominee will not be eligible for any other prize in the Giveaway. The person entering the Giveaway must be the authorized holder of the associated Facebook account, otherwise, the entry may be deemed void. In the event of a discrepancy in the identity of the potential winner, the entry will be declared made by the authorized account holder of the Facebook account at the time of entry, and the potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of said Facebook account.
4. DRAWING: The potential winners will be selected in random drawings from among all eligible entries received. The drawings will be conducted on or about 1:00 p.m. CT on September 10, 2020. The drawing will be done under the direction of Sponsor, whose decisions are final in all matters relating to the Giveaway.
5. ODDS: The odds of winning depend upon the total number of eligible entries received.
6. PRIZES: The following prizes will be awarded: Three (3) $150 Visa Gift Cards
7. WINNER NOTIFICATION: Winners will be notified through a post via Sponsor’s Facebook page at <https://www.facebook.com/accessbankomaha> approximately one (1) hour after being selected. If the prize notification is undeliverable, the winner does not reply to Sponsor within forty-eight (48) hours after receipt of notification of his/her name being drawn as the potential winner, or in the event of noncompliance with these Official Rules, the prize will be forfeited and awarded to an alternate winner. If a winner cannot be confirmed and verified forty-eight (48) hours after announcing the alternate winner, the prize will not be awarded. By entering the Giveaway, entrants agree to the use by Sponsor and its designees of their name, city and state and photograph/likeness for advertising, promotional and other purposes, worldwide and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, except where prohibited by law.
8. LIMITATION OF LIABILITY: By participating in the Giveaway, entrants, or, if minors, their parents or legal guardians, agree to release, indemnify and hold harmless Sponsor, Facebook, prize suppliers, and advertising and promotion agencies, and each of their respective parent, subsidiary and affiliated companies, shareholders, officers, directors, agents, representatives, and employees (collectively “Releasees”) from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Giveaway or acceptance, possession, use, misuse or non-use of the prizes that may be awarded. This Giveaway and these Official Rules shall be interpreted in accordance with the laws of the State of Nebraska without regard to its principles of conflicts of law and jurisdiction and venue shall be solely within the State of Nebraska. Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Giveaway, including, without limitation, errors which may occur in connection with the administration of the Giveaway, the processing of entries, the announcement of the prize, the Official Rules, or in any Giveaway related advertising or materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries; or for electronic, computer, or telephonic malfunction or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or human or other error. If in Sponsor’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Giveaway, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Giveaway, Sponsor, at its exclusive discretion reserve the right to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the Giveaway, or to terminate the Giveaway and conduct a random drawing to award the prize using all eligible non-suspect entries received as of the termination date. Winners are limited to one (1) prize from the Sponsor within any three hundred sixty-five day period. As a condition of entering the Giveaway, entrants, or if a minor, their parents or legal guardians agrees that: a) under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b) all causes of action arising out of or connected with this Giveaway or the prize awarded, shall be resolved individually, without resort to any form of class action; and c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and in no event shall entrant be entitled to receive attorneys’ fees or other legal costs. Sponsor reserves the right to modify prize award procedures.
9. PERSONAL INFORMATION: Information collected from entrants will be maintained by Sponsor in accordance with applicable federal and state consumer privacy laws, rules and regulations. Due to Facebook privacy settings, if an entrant’s Facebook privacy settings prevent Sponsor from seeing entrant’s post, entrant will not be entered into the Giveaway.
10. WINNERS’ NAMES: For the names of the winners (available on September 10, 2020), go to <https://www.facebook.com/accessbankomaha>.
11. NO AFFILIATION WITH FACEBOOK: The Giveaway is in no way sponsored, endorsed or administered by, or associated with Facebook.
12. SPONSOR: ACCESSbank, 8712 West Dodge Road. Omaha, NE 68114