

The "I Love My Community Bank" Contest

TIMING: The "I Love My Community Bank" Photo Contest begins at 12:01 AM eastern time on **February 1, 2012** and ends at 11:59 PM ET on **April 30, 2012**.

ELIGIBILITY: All consumers and small businesses are eligible to enter this contest. Employees of the Sponsor, their advertising and promotion agencies, affiliates, subsidiaries, and any individual or company directly associated with the Promotion are ineligible to participate. To enter this Contest you must be a legal resident United States and be 18 years of age or older.

ENTRY: To enter the Contest, visit www.ilovemycommunitybank.com, complete the submission form in its entirety, and upload a photo or video of yourself (the "Entrant") with an "I LUV MY CB" sign. Entrants may design their own "I LUV MY CB" sign or download one at www.icba.org/love. All contest entries must include an "I LUV MY CB" and a Community Bank Location to be eligible. Only the first Photo or Video at any location submitted by a single Entrant will be accepted. Any subsequent Photos or Videos at that location by that Entrant will be void. All Photos and Videos must be captured digitally and submitted at www.ilovemycommunitybank.com

I Love My Community Bank Prizes: There are five (5) Prizes of \$500 available to be won. Each entrant is only eligible to win once.

CONTEST ENTRY CRITERIA: Each Photo/Video must meet the following content restrictions:

- The Photo/Video must contain an "I LUV MY CB" sign and a Community Bank Location.
- The Photo/Video must not contain material that violates or infringes another's rights, including but not limited to privacy, publicity or intellectual property rights or that constitutes copyright or trademark infringement;
- The Photo/Video must not contain material that is inappropriate, indecent, obscene, discriminatory, hateful, defamatory, slanderous or libelous;
- The Photo/Video must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any state where the Entry is created; and
- The Photo/Video must accurately reflect the subject matter as it appeared in the viewfinder. Photos/Videos that have been digitally altered beyond standard optimization (including but not limited to removal of dust, cropping and/or adjustments to color and contrast) will be disqualified.

CONTEST JUDGING AND NOTIFICATION: All eligible Photos/Videos will be judged by a panel of judges to be determined by the Sponsor using the below criteria to determine the Photo Prize winners. Winners will be notified

- Creativity of Submission: How well the Photo/Video captures the essence of Community Banking.
- Quality of Submission: How well the Photo/Video is shot.
- Originality of Submission: How well the Photo/Video stands out as unique compared to other submissions.

By submitting A Photo Contest entry, I authorize ICBA or its affiliates to use my name, institution, and message in marketing materials promoting ICBA. Your personal information will not be shared. I am at least 18 years of age, and a legal U.S. citizen. I understand that these items may be distributed to individuals, organizations, and the news media and published in, but not limited to, advertisements, news releases and newsletters, and the Internet.