

First National Bank's FNB-U Sweepstakes Official Rules. No Purchase Necessary. Account opening is not required.

When you open a First National Bank Student Checking account, between May 1, 2014 to September 30, 2014, you are automatically entered into the First National Bank \$5,000 Cash Prize, Sweepstakes. Anyone may enter the FNB-U Sweepstakes by hand-printing his/her name, address and telephone number and the words FNB-U Sweepstakes on a 3" x 5" card and mail your entry to: The First National Bank's FNB-U Sweepstakes, c/o Marketing Dept., 117 South Allen Street, State College, PA 16801 or visit our website at www.fnb-online.com/students. All mail-in entries must be postmarked by September 30, 2014 and be received by October 8, 2014. One mail-in entry per household, please. No facsimiles, photocopied or mechanically reproduced entries will be allowed. First National Bank is not responsible for damaged, late, lost, misdirected entries or postage-due mail. Illegible and incomplete entries will be disqualified. Winners will be selected in a random drawing to be held on or around October 17, 2014. Odds of winning will depend on the number of entries received. Existing checking customers converting to the Student Checking account are eligible for the automatic entry into the sweepstakes. Accounts closed by the customer within 180 days of opening are subject to a \$50.00 account early closing fee. To the extent required by law, First National Bank will report the value of the offer to the IRS on Form 1099 misc. Any applicable taxes are the responsibility of the winner.

The winner will receive the following prize: One (1) \$5,000 Cash Prize

The winner's prize will be deposited directly into the student's First National Bank Student Checking account. In the event that a winner entered via mail-in entry, that winner will receive the prize as a check. The winner will be notified by mail or phone, and may be required to execute an affidavit of eligibility and release within 7 days of notification. Failure to comply will result in forfeiture of prize and an alternate winner be selected in a random drawing. Prizes are non-transferable. No substitutions of prize will be permitted except at the sole discretion of the sponsor. Taxes are the sole responsibility of the winner. By participation in this sweepstakes, the winner agrees that neither the sponsor or the sponsor's representatives or agencies, parent, affiliates, subsidiaries, directors or employees have any liability for any injuries, losses or damages of any kind caused by any prize or resulting from acceptance, possession or use of any prize. Acceptance of a prize shall constitute the winner's consent to the use of his/her name, hometown and likeness for advertising, promotion and publicity without additional compensation. By participating in this sweepstakes, entrants accept and agree to these rules and the decisions of the judges are final. This offer is open to all legal residents of the Pennsylvania, Ohio, West Virginia, and Maryland, Entrants must be 18 years of age or older at the time of entry. Employees of First National Bank or any of its affiliated companies, or of its promotional and advertising agencies and members of those employees' immediate families are not eligible. Void where prohibited by law. All federal, state and local laws and regulations apply. All entries become the property of First National Bank. One prize per person. Unclaimed prizes will not be awarded. To receive the name of the winner, send a self-addressed, stamped envelope to FNB-U Cash Sweepstakes, 117 South Allen Street, State College, PA 16801.