**Win with the MSU-Northern Checking Account Giveaway**

**OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN**

1. **TO ENTER:** The Independence Bank (“Sponsor”), MSU-Northern Checking Account Giveaway 2018 begins at 9:00 a.m. MST Monday, September 10, 2018 and ends at 5:00 p.m. MST March 1, 2019 (“Contest Period”). You may enter at any time throughout the Contest Period. There are two ways to enter the Contest: 1) You will be automatically entered if you meet the eligibility requirements and have an MSU-Northern Banking account at the time each drawing takes place. 2. You may enter by submitting your name, home mailing address, phone number(s) where you can be reached, and valid email address, to Independence Bank, MSU-Northern Ticket Giveaway, P.O. Box 2090, Havre, MT 59501. There is a limit of one entry per person during the Contest Period. The information you provide will only be used for contacting the winner of the contest. By entering, each entrant accepts and agrees to be bound by these promotion rules.
2. **ELIGIBILITY:** The contest is open only to legal residents of the United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Employees and Board of Directors of Independence Bank and their spouses are not eligible.
3. **DRAWINGS:** The Winners will be selected by a random drawing from among all eligible entries that will be held on or about one month prior to each special event. Odds of winning a prize depend upon the total number of eligible entries received.
4. **PRIZE GIVEAWAY:** **Special Events:** There will be One (1) Grand Prize Winner for each of the following drawings: 1) Alumni Auction- four tickets; 2) Cowboy Christmas- table for 8;

3) Northern Ball- table for 8; 4) Spring Fling- table for 8.

1. **PRIZE RESTRICTIONS:** All prize details not specified herein are at the discretion of the Sponsor. Prize is not transferable or assignable. No substitution or cash redemption of any prize (or portion of prize) is permitted, except at the sole discretion of Sponsor. Winner is responsible for any and all taxes and other fees on the prize, and any and all other expenses, licenses, registrations, and obligations relating to the acceptance and use of the prize.
2. **PRIZE CLAIMS:** Winner will be notified by phone and/or email. Failure to respond to Sponsor within five (5) days of prize notification will result in prize being forfeited.
3. **ADDITIONAL TERMS:** By participating, entrants agree to: a) abide by the Official Rules and the decisions of the Sponsor, which shall be final in all respects; and b) release, discharge, and hold harmless Independence Bank and each of their respective officers, directors, and employees of the aforementioned entities (collectively, the “Releasees”), from any liability, claims, or damages arising out of their participation in the Contest and the acceptance, use, misuse, or possession of any prize. As a condition of entering the Contest, participant agrees that: a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives 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 Contest, or any 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, but in no event attorneys’ fees. Any attempt by any person to deliberately damage any program or to undermine the legitimate operation of this promotion may be a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent of the law. By entering, all entrants agree that this Contest is governed by laws of Montana. Sponsor's failure to enforce terms of these Official Rules shall not constitute a waiver.
4. **LIMITATION OF LIABILITY:** Sponsor is not responsible for computer, printing, typographical, human or other errors, including, without limitation, errors which may occur in the administration of the Contest, the announcement of the prizes, the processing of entries or in any Contest-related materials; for stolen, lost, late, misdirected, undelivered, damaged, incomplete, illegible entries; or for transactions that are lost, misdirected, or fail to enter into the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this Contest is not capable of being implemented as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, Sponsor reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Contest and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification.
5. **WINNER LIST AND OFFICIAL RULES:** A copy of these Official Rules can be obtained by visiting Sponsor in person or by mailing a request to Sponsor at its address. For the name of the winner or a copy of these Official Rules, mail your request (please specify rules or winner’s list) to: The Winners List or Rules, Independence Bank, c/o Marketing Department, P.O. Box 2090, Havre, MT 59501. Requests must be received by April 30, 2019. The winner's name will be sent when the drawing has been conducted and the winner has been verified.
6. **Sponsor:** Contest is sponsored and administered by Independence Bank, P.O. Box 2090, 435 3rd St., Havre, MT 59501.

**THIS CONTEST IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.**