**2024 Official Contest Rules: Pet Bandana Contest**

2024 BYRON BANK OFFICIAL CONTEST RULES: NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

The Byron Bank Pet Bandana Photo Contest (“Contest”) is sponsored by Byron Bank (“Sponsor”). This Contest is governed by these Official Rules (“Official Rules”). By participating in the Contest, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the Contest, as determined by the Sponsor are final in all respects. *The Contest is subject to all federal, state and local laws and regulations and is void where prohibited by law*. *Entries should not contain profanity, nudity, violent images, or anything considered inappropriate by Byron Bank employees.* *Entries that contain any inappropriate material will not qualify.*

This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram, LinkedIn or any other social media platform. Any questions, comments or complaints regarding the promotion will be directed to the Sponsor, not Facebook, Instagram, LinkedIn or another social media platform.

**ELIGIBILITY**

The Contest is open to legal U.S. residents, Byron Bank customers and non-customers. The Sponsor has the right to verify the eligibility of each entrant. The Contest is not open to employees of Byron Bank, Byron Wealth Management, members of the Byron Bank Board or their families.

**CONTEST PERIOD**

Entries will be accepted online starting on June 24, 2023 and ending on August 12, 2023 (“Entry Period”). All entries (“Submissions”) must be received by August 12, 2023. Public voting will take place from August 14, 2023 – August 18, 2023 (“Voting Period”). The Sponsor’s Marketing Department will contact the winner on approximately August 21, 2023. Winners will also be announced on the Sponsor’s website and social media pages on approximately August 21, 2023.

**HOW TO ENTER**

The Contest must be entered by submitting your photos or videos by tagging Byron Bank on Instagram or Facebook or mailed to Byron Bank ATTN: Samantha Ciaccio, 200 N. Walnut St., PO Box 901, Byron, IL 61010. Entries can also be emailed to [sciaccio@byronbank.com](mailto:sciaccio@byronbank.com) with the subject line “2023 Pet Palooza Photo Contest”. Please include your name, telephone number and your pet’s name in the email.

The entrant must fulfill all entry requirements, as specified, to be eligible to win a prize. You must provide all the information requested. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor.

**PRIZES**

Top Dog winner will be awarded a $150 Chewy Gift Card to the photo with the most public votes during the Voting Period. A donation in their name will be made to a local animal shelter of their choice for $150.

**TAXES**

The value of any prize awarded to a winner may be reported for tax purposes as required by law. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the prize(s). Awards are considered interest and any person winning over $100 in prizes from the Sponsor will receive an IRS form 1099-INT. Winner must provide the Sponsor with valid identification, valid address and a valid taxpayer identification number or social security number before any prizes will be awarded.

**PUBLICITY**

By participating, each entrant grants the Sponsor permission to use the photo, his/her name, likeness or comments for publicity purposes without payment, except where prohibited by law.

**INDEMNIFICATION AND LIMITATION OF LIABILITY**

By entering the Contest, each entrant grants permission to Byron Bank, its agents and employees the irrevocable and unrestricted right to reproduce the photographs and/or video images submitted by me for the purpose of publication, promotion, illustration, advertising, or trade, in any manner or in any medium including social media. The entrant releases Byron Bank and its legal representatives for all claims and liability relating to said images or video. I waive my right to any compensation. I understand that with my authorization, the photograph(s), video(s) and/or testimonial(s) submitted are original material and may never be revoked.

**CONTEST SPONSOR**

This Contest is sponsored by:

Byron Bank  
200 N. Walnut St.

PO Box 901

Byron, IL 61010

Member FDIC | Equal Housing Lender