



2025 Official Contest Rules: Community Calendar Contest

2025 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 Community Calendar 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 May 1, 2024, and ending on August 31, 2024 (“Entry Period”).

All entries (“Submissions”) must be received by August 31, 2024. During the period of September 1, 2024 – September 13, 2024 (“Judging Period”), a panel of judges will choose a minimum of twenty-six (26) finalist photos (“Finalists”). The Sponsor will hold public voting on the Finalist photos on their website and social media pages, to select the thirteen (13) photo winners. Public voting will take place from September 16, 2024 – September 20, 2024. (“Voting Period”). Winners will be announced on our website, social media pages, and notified via phone or email on September 25, 2024.



HOW TO ENTER

The Contest must be entered by submitting an entry using the online form provided at <https://www.byronbank.com/communitycalendarcontest> and emailed to sciaccio@byronbank.com with the subject line: **2025 Community Calendar Contest Entry** or picked up at any Byron Bank location and mailed to Byron Bank ATTN: Samantha Ciaccio, 200 N. Walnut St., PO Box 901, Byron, IL 61010. The entrant must fulfill all entry requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor. Entrants may enter up to five (5) total Submissions, and must provide an image description, photo title and location. You must provide all the information requested. Subject matter should represent our local communities. *Photos with recognizable faces will not be accepted.* In the event of a tie or not enough votes cast during the Voting Period, The Sponsor has final say of cover photo winner and monthly winners.

PRIZES

The cover photo winner will be awarded a \$250 Byron Bank Gift Card to the photo with the most public votes ("Cover Photo Winner") during the Voting Period. A maximum of twelve (12) additional prizes of a \$150 Byron Bank Gift Card will be awarded to the other twelve (12) photos with the most public votes (Monthly Photo Winners), after the cover photo winner, during the Voting Period.

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 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.

PHOTO RELEASE(S)

You must sign the photo release form and be able to obtain waivers from each person featured in the photo (or have legal authority to sign on behalf of the subject) if applicable. Waivers will be provided by The Sponsor. Failure to supply waivers will result in the disqualification of your photo.

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 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 (entrant) waive my right to any compensation. I (entrant) 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