



## 2027 Official Contest Rules: Community Calendar Contest

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2027 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, members of the Byron Bank Board, or their families.

### HOW TO ENTER

The Contest may be entered by submitting an entry using the online form provided at <https://www.byronbank.com/communitycalendarcontest>, by emailing it to [sciaccio@byronbank.com](mailto:sciaccio@byronbank.com) with the subject line: **2027 Community Calendar Contest Entry**, or by picking up an entry form at any Byron Bank location and mailing it 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. Each entrant may submit up to five (5) total Submissions. Each submission must include image description, photo title, and location. All requested information must be provided for the entry to be considered complete. Submitted photos should represent our local communities. *Photos with recognizable faces will not be accepted.* Photos can be taken anywhere in Northern Illinois, with priority given to Boone, Ogle, and Winnebago Counties.



### **CONTEST TIMELINE AND SELECTION PROCESS**

Entries will be accepted online starting on May 1, 2026, and ending on August 31, 2026 (“Entry Period”). All entries (“Submissions”) must be received by August 31, 2026. During the period of September 1, 2026 – September 11, 2026 (“Judging Period”), a panel of judges will choose a minimum of twenty-six (26) finalist photos (“Finalists”). Byron Bank will select one (1) photo from the Finalists to be featured as the Cover Photo Winner. The Sponsor will hold public voting on the remaining Finalist photos on its social media pages to select twelve (12) additional monthly photo winners. Public voting will take place from September 14, 2026 – September 18, 2026 (“Voting Period”). Winners will be announced on our social media pages and notified via phone or email on September 21, 2026.

The Sponsor reserves the right, at its sole discretion, to make final determinations on all winning photos selected for inclusion in the calendar, including but not limited to situations involving ties, insufficient votes, or disqualification of entries.

### **PRIZES**

The cover photo winner will be awarded a \$250 Byron Bank Gift Card, as selected by the Byron Bank panel of judges. 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) during the Voting Period.

### **PHOTO RELEASE(S)**

Photos containing recognizable individuals will not be accepted. By submitting an entry, each entrant confirms that the photo is their original work, that they have the full rights to submit it, and that it complies with all Contest requirements. A signed photo release form, as provided by the sponsor, is required and must be submitted with each entry. Failure to provide a signed release will result in the disqualification of the entry.

### **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