

FIRST BANK
Grill Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. All entries, whether submitted by mail or by opening a new home equity line of credit as stated below at First Bank, have an equal chance of winning.

How to Enter

Either (1) open a home equity line of credit ("HELOC") with First Bank between of 9:00 A.M. Central Time ("CT") on September 30th, 2022, and 5:00 P.M. CT on November 30th, 2022 ("Sweepstakes Period") to receive one (1) sweepstakes entry for each new HELOC opened with First Bank during the Sweepstakes Period; or (2) mail a 3 X 5 index card on which you have legibly hand printed your name, address, email address, day time and night time telephone numbers and stated that you wish to enter the First Bank Grill Sweepstakes to receive one (1) sweepstakes entry or (3) complete a registration form at either First Bank, 3301 Hardy Street, Hattiesburg, MS 39401 or First Bank, 6300 Highway 98 West, Hattiesburg, MS 39402 to enter the First Bank Grill Sweepstakes to receive one (1) sweepstakes entry. Entries submitted by mail must be mailed in an envelope addressed to: First Bank, 3301 Hardy Street, Hattiesburg, MS 39401 or 6300 Hwy 98 West, Hattiesburg, MS 39401, Attn: Credit Administration. Additionally, entries submitted by mail must be postmarked no later than November 25th, 2022, and received by First Bank no later than 4:00 P.M. CT on November 30th, 2022. No mechanically or electronically reproduced entries are eligible.

How to Win

At the conclusion of the Sweepstakes Period, there will be one (1) random drawing for the prize from all entries received during the Sweepstakes Period.

The Official Drawing will take place on November 30th, 2022. A brand-new Char Broil grill will be given away at the drawing. The winner will be notified immediately via phone and/or e-mail. If the potential prize winner cannot be reached after reasonable effort has been exerted, or if he/she is found to be ineligible, or if he/she cannot or does not comply with these Official Rules, such person will be disqualified, and an alternate potential winner will be selected via random drawing. In the event that a potential winner is selected from an entry resulting from a joint account, the prize will be awarded to the primary account holder (as determined by the account records of First Bank). Odds of winning will depend on the number of eligible entries received.

Eligibility

Participants must be a resident of Mississippi and must be over 18 years of age at the time of the Official drawing on November 30th, 2022. The First Bank Grill Sweepstakes are void where prohibited by law, taxed or restricted. Employees or immediate family members of First Southwest Corporation, its affiliated companies, their advertising and promotional agencies, associates or agents (collectively "First Bank"), are ineligible.

Conditions

The Winner will be required to execute and return an Affidavit of Eligibility, Liability Release and (where legal) Publicity Release within three (3) days of issuance of notification. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner. If any prize notification e-mail is returned as undeliverable or if First Bank is unable to contact a winner via phone after making a reasonable attempt to do so, winner will be disqualified, and an alternate winner may be selected. By participating, entrants agree that: (1) they waive any and all claims against First Bank and its respective officers, directors, employees, representatives and agents for personal injury or loss which may occur from participation in this contest; (2) all Winners are responsible for all local, state and federal taxes related to the prizes; (3) they accept and agree to be bound by these Official Rules; (4) First Bank has the right and permission to use, unless prohibited by law, the name of the winner without further compensation, permission or notification; (5) First Bank is not responsible for technical, hardware, software or telephone malfunctions of any kind, or failed, incorrect, incomplete, inaccurate, garbled or delayed entries or entry attempts, or for any of the equipment or programming associated with or utilized in the Drawing or by any human error which may occur in the processing of entries in the Drawing; and (6) First Bank reserves the right, at its sole discretion, to cancel, modify or suspend the Drawing or demand the return of the prize awarded, if the drawing is not capable of running as planned or the drawing failed to run properly due to problems including, but not limited to, tampering, unauthorized intervention, fraud, technical failures, or any other problems beyond the control of the Sponsor, and award the prize from among all eligible entries received prior to the occurrence of the problems requiring such cancellation, modification or suspension. All federal, state and local rules and regulations apply.