

BEST. LOAN. EVER.

FMBank
MEMBER FDIC

BANK-WIDE GIVEAWAY 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 purchasing certain services stated below at Farmers & Merchants Bank, have an equal chance of winning.

How to Enter: Sign up for or open any of the following:

- ◆ Qualify for a New Loan or Renew a Loan with additional funds (qualifying product)
- Or
- ◆ Mail a 3 X 5 index card on which you have legibly hand printed your name, address, email address, daytime telephone numbers and stated that you wish to enter the Farmers & Merchants Bank Bank-wide Giveaways to receive one (1) giveaway entry.

Where to Enter: You may register at any branch of Farmers & Merchants Bank branch between 9:00 A.M. Central Time ("CT") on July 1, 2021 and 4:00 P.M. CT on December 15, 2021 ("Giveaway Period") to receive one (1) giveaway entry for each qualifying product during the Giveaway Period (Joint Borrowers will each receive an entry with a qualifying service), 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 Farmers & Merchants Bank Bank-wide Giveaway to receive one (1) giveaway entry. Entries submitted by mail must be mailed in an envelope addressed to: Farmers & Merchants Bank Bank-wide Giveaway, P. O. Box 278, Baldwyn, MS 38824-0278, Attn: Cherity Blackwell. No mechanically or electronically reproduced entries are eligible.

How to Win: There will be one (1) random drawing at the end of the campaign on December 15, 2021 for a Giveaway Prize from all entries received during the Giveaway Period. 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. Odds of winning will depend on the number of eligible entries received.

Eligibility: Participants must be a resident of Alabama, Mississippi, or Tennessee and must be over 18 years of age at the time of the Drawing on the 15th of December, 2021. The Farmers & Merchants Bank Giveaway is void where prohibited by law, taxed or restricted.

Employees or immediate family members of Farmers & Merchants Bank, its advertising and promotional agencies, associates or agents (collectively "Farmers & Merchants 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 Farmers & Merchants 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 Farmers & Merchants 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; and (4) Farmers & Merchants Bank has the right and permission to use, unless prohibited by law, the name of the winner without further compensation, permission or notification. All federal, state and local rules and regulations apply.

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