

OFFICIAL RULES



NO PURCHASE NECESSARY

ELIGIBILITY: TO PARTICIPATE, YOU MUST BE A LEGAL U.S. RESIDENT AND AT LEAST 18 YEARS OF AGE AT THE TIME OF ENTRY. The following are not eligible to participate: a) officers, directors, and employees of F&M Bank, its affiliates, advertising and promotion agencies, and any other party that is involved with the development, production or distribution of materials in conjunction with this sweepstakes; and b) the immediate family members of these entities, and those with whom they reside, whether related or not.

HOW TO PLAY: Beginning on or about 3/10/17, 15,000 sweepstakes tickets will be distributed by F&M Bank, via direct mail, and other means. The sweepstakes ends on 4/28/17.

Bring your Sweepstakes ticket to the Hendersonville office of F&M Bank, located at 221 Indian Lake Blvd. Go to the customer service counter in the Bank lobby to find a representative and the instant winner board and ticket reader. Slide your Sweepstakes ticket into the base of the reader, and a light will automatically illuminate, indicating which prize you have won. Instant-win prizes are claimed on a first come, first serve basis. Only consolation gift winners and instant winners of previously claimed prizes may still win a prize in the Second Chance drawing (See below).

PRIZES & ODDS:

There is one (1) Grand Prize of a Yamaha WaveRunner Ex Rec-Lite, having an ARV (Approximate Retail Value) of \$9,018. Odds of winning - 1:14,999.

There are five (5) First Prizes of a Perception Sound Kayak with BB Whisper Paddle. ARV: \$700. Odds of winning - 1:1,874.

Twelve (12) Second Prizes of a RTIC 65 Cooler. ARV: \$170. Odds of winning - 1:999.

Thirty-five (35) Third Prizes of Portable, Water-Resistant Speakers. ARV: \$29. Odds of winning - 1:249.

SECOND CHANCE DRAWING: To enter a random "Second Chance" drawing for any unclaimed prizes being offered in this sweepstakes, COMPLETELY fill out the information required on an eligible ticket and deposit it in the designated Second Chance Entry Box by 4/28/17, the official end date of the promotion.

Limit one Second Chance entry per person and one prize awarded per person. No mechanically reproduced entries will be honored. The Second Chance random drawing will be conducted after all other instant-win prize claims have been made. Odds of winning a Second Chance prize depend on the total number of eligible entries received and the number of instant-win prizes claimed. Winners will be contacted by phone, mail and/or email within 2 weeks after the promotion is over.

TO CLAIM AN INSTANT-WIN PRIZE: Prizes will be rewarded instantly, but all claims are subject to verification. See an F&M Bank Representative if you have a winning sweepstakes ticket. **All instant-win prize claims must be made by close of business on 4/28/17. All Second Chance prize claims must be made by the close of business on 5/15/17.** Spring Splash Sweepstakes tickets that are mutilated, altered, copied, hand printed, forged, water damaged, manipulated, or tampered with in any way, or which contain any computer programming, printing, mechanical or typographical errors, will be considered null and void and will not be eligible for prize redemption. All properly claimed prizes according to the Spring Splash Sweepstakes Official Rules will be awarded.

WINNERS: Prizes are not transferable or redeemable for cash, except at F&M Bank's sole discretion. All taxes are the winner's responsibility. **Prize acceptance constitutes permission (except where prohibited) to use winner's name and likeness for publicity purposes without additional notice or compensation. Grand Prize winner will be required to complete and sign an Affidavit of Eligibility, a Liability Release, and where allowable, Publicity Release.**

GENERAL: All prize claims are subject to F&M Bank's final verification, whose decisions are final and binding in all matters relating to the Spring Splash Sweepstakes. All federal, state, and local laws, rules, and regulations apply. F&M Bank and its agents are not responsible for lost, damaged, misdirected, incomplete, incorrect, or illegible prize claims. Spring Splash Sweepstakes tickets that are forged, counterfeited, illegible, incomplete, mutilated, altered, defective, reproduced, irregular, or tampered with, or contain printing, production, typographical, mechanical, seeding or other errors, or are distributed where prohibited by law or obtained through irregular channels are void. F&M Bank is not responsible for printing, distribution, or production errors and F&M Bank may rescind, cancel or revoke this sweepstakes based on any such error or any other factor outside of its reasonable control without liability at its sole discretion. Liability for any irregular Spring Splash Sweepstakes ticket is limited to replacement with another, while supplies last. Prize claims become the sole property of F&M Bank and will not be returned. Participants agree to the terms of these full Spring Splash Sweepstakes Official Rules and that all prizes are awarded upon the condition that F&M Bank, its promotion agencies, printers, suppliers of sweepstakes tickets, or any of their respective parent companies, subsidiaries, officers, directors, partners, principals, partnerships, employees or agents shall have no liability whatsoever and shall be held harmless for any injuries, losses, or damages of any kind to persons or property, including death, sustained, in whole or in part, directly or indirectly, in connection with or resulting from acceptance, possession or use/misuse of any prize, or participation in this sweepstakes or participation in any sweepstakes-related activities, and further acknowledge that said parties have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to its quality, mechanical condition or fitness for a particular purpose.

WINNERS LIST: For a list of winners, available after the sweepstakes ends, send a self-addressed stamped envelope to: F&M Bank "Spring Splash Sweepstakes" Winners List Request, 50 Franklin Street, Clarksville, TN 37040. Request must be submitted by 5/31/2017.

SPONSOR: F&M Bank, 50 Franklin Street, Clarksville, TN 37040

THIS PROMOTION IS VOID WHEREVER PROHIBITED BY LAW.