

OFFICIAL RULES

1. NO PURCHASE, APPLICATION OR USE OF FIRST NEBRASKA BANK'S PRODUCTS OR SERVICES ARE NECESSARY TO ENTER OR WIN.
2. HOW TO ENTER: To enter this contest ("Contest"), either: (i) complete the official online entry form or (ii) submit a mail-in entry including your name, address, email address and telephone number and mail to: First Nebraska Bank, "Right at Home' Sweepstakes" P.O. Box 1277, Columbus, NE 68602. To enter online, visit <https://www.firstnebraska.bank/home>. Contest begins on 12:00 a.m. (central time zone) on July 1, 2020 and ends on 11:59 p.m. (central time zone) on August 16, 2020 (the "Contest Period"). There is no limit to the number of online entries each individual can submit throughout the Contest Period. Mail-in entries must be mailed and postmarked on or before August 12, 2020. Electronic entries must be submitted by 11:59 p.m. (central time zone), August 16, 2020. The clock of First Nebraska Bank ("Sponsor") will be the official clock for determining the time of entry. Sponsor assumes no responsibility for lost, misdirected, damaged, stolen, postage due, illegible or late entries. All entries become the property of the Sponsor and will not be returned.
3. PERIOD: The Promotion runs from July 1, 2020 to August 16, 2020. All entry forms must be received by August 16, 2020. The winner will be randomly drawn during the week of August 17, 2020.
4. WINNER NOTIFICATION: Winner will be contacted by phone/email (depending on how they entered) and will be required to sign and return an affidavit or eligibility and liability release within 7 days. Any prize not claimed within 3 days will be forfeited. One winner will be randomly selected from all eligible entries received.
5. PRIZE: One winner will receive a \$500 gift card.
6. ELIGIBILITY: Contest open to legal residents of Nebraska, age 18 or older on July 1, 2020. Employees and immediate families (spouses, parents, siblings and children) of First Nebraska Bank and its subsidiaries, affiliates, directors, officers, governors, employees and agents are not eligible. Prizes are nonrefundable and are not subject to exchange for cash. No substitute prizes will be awarded. All international, federal, state and local laws apply and all taxes are the responsibility of the winner. Void where prohibited. First Nebraska Bank, and its subsidiaries, affiliates, directors, officers, governors, employees and agents are not responsible for printing, distribution or production errors and may rescind, cancel or revoke this drawing based upon any such error without liability and at

its sole discretion. By participating in this Promotion, entrants waive all right to, and hold harmless, First Nebraska Bank, and its respective parent companies, subsidiaries, affiliates, directors, officers, governors, employees and agents from any liability, loss, damages, causes of action or expense arising out of or in connection with participation in this Promotion or the acceptance, use or misuse of any prize.

7. ODDS: Odds of winning depend on the number of qualified entries received. Opening of a First Nebraska Bank account or use of any First Nebraska Bank product or service will not improve odds of winning.
8. LIMITATION OF LIABILITY: By participating in the Promotion, entrants or if minors, their parents or legal guardians, agrees to release, indemnify and hold harmless, First Nebraska Bank and its respective parent companies, subsidiaries, affiliates, directors, officers, governors, employees and agents from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Promotion or acceptance, use or misuse, of the prize that may be awarded. This Promotion and these Official Rules shall be interpreted in accordance with the laws of the State of Nebraska without regard to its principles of conflicts of law and jurisdiction and venue shall be solely within the State of Nebraska. First Nebraska Bank is not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Promotion, including, without limitation, errors which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the prize, the Official Rules, or in any Promotion related advertising or materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries; or for electronic, computer, or telephonically function or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or human or other error.
9. NO WARRANTY: First Nebraska Bank has neither made, nor is in any manner responsible or liable for, any warranty, representation, or guarantee, express or implied, in fact or in law, relative to any prize, regarding the use, value or enjoyment of the prize, including, without limitation, its quality, mechanical condition or fitness for a particular purpose.
10. CONSENT: Except where prohibited, by accepting the prize, the winner consents that First Nebraska Bank and its respective parent companies, subsidiaries, affiliates, directors, officers, governors, employees and agents may use the winner's name and likeness for advertising and promotional purposes without compensation or notification.

11. TRADEMARK: Any trademarks used in this promotion are the property of the respective trademark owners and are used for identification purposes only.
12. WINNER'S NAME: For the name of the winner, send a self-addressed, stamped envelope to First Nebraska Bank at 330 North Spruce Street, Valley, Nebraska 68064.
13. SPONSOR: First Nebraska Bank at 330 North Spruce Street, Valley, Nebraska 68064.
14. FIRST NEBRASKA BANK'S RIGHTS:
 - a. All decisions as to Promotion rules and interpretations are exclusively within the sole discretion of the First Nebraska Bank and may be changed from time to time without notice.
 - b. First Nebraska Bank reserves the right to cancel or modify contest at any time without notice.
 - c. Any attempt by any person to deliberately damage or undermine legitimate operation of the Promotion is a violation of criminal and civil laws and should such an attempt be made, First Nebraska Bank reserves the right to disqualify and seek damages from any such individual to the fullest extent permitted by law.