

The 2018 Swipe It Forward Event

Use your CharterBank MasterCard Check Card in 2018 and you could win big!

Entry Deadlines are as follows:

- 1st Quarter Prize – March 31, 2018 at 11:59PM ET
- 2nd Quarter Prize – June 30, 2018 at 11:59PM ET
- 3rd Quarter Prize – September 30, 2018 at 11:59PM ET
- 4th Quarter Prize – December 14, 2018 at 11:59PM ET

Winners will be drawn the first business day following each deadline. See the official rules for details. Good luck!

The 2018 Swipe It Forward Event **Official Rules**

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST.

THIS CONTEST IS VOID WHERE PROHIBITED BY LAW. OPEN ONLY TO LEGAL RESIDENTS OF ALABAMA, FLORIDA AND GEORGIA WHO ARE 18 YEARS OF AGE OR OLDER.

SPONSOR: The sponsor of this contest is CharterBank with an office at: 1233 OG Skinner Dr., West Point, GA 31833

How Do I Enter?

No purchase necessary. Need not be present to win. To enter, submit in writing your name, address, phone number and email address to: CharterBank, c/o Marketing Department, P.O. Box 472 West Point GA 31833. Offer valid from January 1, 2018 through December 14, 2018. (Alternately: Entry forms are available at branch offices) Limit one entry per envelope per day.

For automatic entries, customers must use CharterBank's MasterCard Check Card and select "credit" to submit an entry. One Credit Swipe equals one entry into the contest. All posted transactions for each quarter will be counted as entries. Pending transactions do not count until posted. There is no limit to the number of entries one individual can make each quarter. The previous quarters entries do not carry over from quarter to quarter.

Winners will be selected the first business day of the month following the end of the quarter.

Quarters are as follows:

- 1st Quarter – January 1 – March 31, 2018
- 2nd Quarter – April 1 – June 30, 2018
- 3rd Quarter – July 1 – September 30, 2018
- 4th Quarter – October 1 – December 14, 2018

What is the Winner Selection Process?

One winner will be selected from all entries for each quarter of 2018 as quarters are outlined in the “How Do I Enter?” section. Winners will be selected the first business day of the month following the end of the quarter. Winners will be notified via phone and/or email and winner will have 72 hours to claim their prize. If the winner does not claim their prize within 72 hours, a new winner will be drawn from all the entries for that quarter. Chances of winning are based on the total number of eligible entries. The amount of the transaction does not increase the chance of winning.

What are the Prizes?

1st Quarter Prize – (January 1 – March 31, 2018)

An Apple® Technology Package to include the following Apple® products: (1) watch, (1) laptop, (1) TV, (2) mini iPads, \$200 iTunes gift card. This package has a retail value of \$3,000.

In addition to winning an Apple® Technology Package, the 1st Quarter Winner will award the school or nonprofit of their choice 10 iPads which have a retail value of \$3,300. Nonprofits chosen must be headquartered in either Alabama, Florida or Georgia.

2nd Quarter Prize – (April 1 – June 30, 2018)

\$5,000 Shopping Trip will be given as \$5,000 cash. In addition to winning the \$5,000 Shopping Trip, the 2nd Quarter Winner will award \$ 2,500 cash to the school or nonprofit of their choice. Nonprofits chosen must be headquartered in either Alabama, Florida or Georgia.

3rd Quarter Prize – (July 1 – September 30, 2018)

A 2018 SEC Ticket Package for Two which includes \$1,500 travel cash. This package has a retail value of \$2,750. The ticket package includes 2 tickets to the following games:

- Game 1 – University of Alabama vs. University of Tennessee (Neyland Stadium, Knoxville, Tennessee)
- Game 2 – University of Florida vs. University of Georgia (EverBank Field, Jacksonville, Florida)
- Game 3 – University of Alabama vs. Louisiana State University (LSU) (Tiger Stadium, Baton Rouge, Louisiana)
- Game 4 – Auburn University vs. University of Georgia (Samford Stadium, Athens, Georgia)
- Game 5 – Auburn University vs. University of Alabama (Bryant Denney Stadium, Tuscaloosa, Alabama)

In addition, the winner will receive an additional 2 tickets to each of the games mentioned here to GIVE to someone else with a retail value of \$1,250.

4th Quarter Prize – (October 1 – December 14, 2018)

\$5,000 cash. In addition to winning \$5,000 cash, the 4th Quarter Winner will award \$5,000 cash to the school or nonprofit of their choice. Nonprofits chosen must be headquartered in either Alabama, Florida or Georgia.

Retail value of total prizes given is valued up to \$30,000.00. All taxes are the responsibility of the winner.

Winners are required to pick up gift(s) at the CharterBank branch location nearest them and must agree to have their photo taken and posted to social sites. These photos may also be used for marketing material and used at CharterBank's discretion. Failure to agree to photo and use of said photo at CharterBank's discretion will disqualify the winner from receiving prize awarded, at which time a new winner will be selected by CharterBank.

Who is Eligible?

This contest is open to all legal residents of the states of Georgia, Alabama and Florida who are over the age of 18 on the day of each month the prizes are drawn effective January 1, 2018. Persons in any of the following categories are not eligible to participate or win a prize: (a) persons who from and after January 1, 2018 were or are employees or agents of Sponsor or its affiliates, parent, subsidiaries, or the service agencies or independent contractors of the above organization(s); (b) persons who are engaged in the development, production, distribution of materials, or drawing of winners for this contest; and (c) persons who are immediate family of or who reside in the same household as any person in either of the preceding categories.

What are some Additional Considerations?

Sponsor reserves the right to terminate this contest if fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity of the contest as determined by Sponsor in its sole discretion. At its sole discretion, Sponsor may disqualify any persons whom it considers to have intentionally violated the Official Rules or any element of this contest. By participating, entrants agree: (a) to be bound by the Official Rules and the decisions of the person or persons who select the winners, and (b) to release and hold harmless Sponsor and its affiliates, subsidiaries, and independent contractors, and their respective directors, officers, employees and agents, including advertising and promotion agencies, from any and all liability with respect to acceptance, possession or use (or misuse) of the contest.

All entries will become the property of Sponsor and will not be returned to entrants. Sponsor will not be responsible for lost, stolen, illegible or misdirected entries. By submitting an entry you are granting permission to Sponsor to publish photo(s) on its website and social network community page, for promotional purposes.

Winners are required to pick up gift(s) at the CharterBank branch location closest to them.

Winners also agree to sign a photo release form allowing bank to use photo(s) for calendar and other promotional uses. CharterBank will not be required to pay any additional consideration or seek any additional approval in connection with such uses. The prize may be subject to 1099 tax reporting.

SCHEDULE: The contest begins on **January 1, 2018** and ends on or about **December 14, 2018**.

Photo Release Form

RELEASE/PERMISSION TO USE PHOTO AND OTHER INFORMATION IN MEDIA

I, _____ give CharterBank (the "Bank") permission to use my photo(s) in Media Promotions. Media Promotions include newspaper, radio and television ads, promotional brochures, social media, website and any other means by which the Bank chooses to promote or advertise the Bank generally or particular bank products or programs. In this regard, I wish to state that I will not authorize nor allow any other financial institution to use my photograph(s) for a period of three years. It is recognized that the Bank is relying on this release in committing to prepare Media Promotions which will be costly to produce and that the Bank will be detrimentally impacted if this release were retracted. It is therefore agreed that this release will be irrevocable for a period of three years. It is acknowledged that no compensation is expected by the undersigned and that none has been promised.

Date: _____

Name: _____
(Please Print)

Signature: _____

Mailing Address: _____

Phone: _____

Email: _____

Description of photo(s): _____