

COMMUNITY SPIRIT BANK

Official Contest Rules: 1000th Instagram Contest

1. No purchase or account required to enter or win.
2. How to Enter: Log in to Instagram, go to <https://www.instagram.com/commspiritbank>
Follow our Instagram page if not already following.
Comment on the 1000th Contest using an emoji of your choice.
Note: If you are not a member of Instagram, you will need to go online to [instagram.com](https://www.instagram.com) to join.
3. Prize: Community Spirit Bank will select one random winner on Tuesday, September 19th, 2017.
4. Odds of Winning: Odds of winning are based on the number of entries received.
5. Contest Period: The contest period runs from 9:15 a.m. Central Standard Time on September 19, 2017 until 5:00 p.m. Central Standard Time on September 19, 2017.
6. Eligibility: To be eligible for the contest, you must be a lawful permanent resident of the State of Alabama or Mississippi. Void where prohibited by law. Community Spirit Bank employees and their immediate family members are not eligible to win. By entering into this contest, entrants accept and agree to be bound by these official rules and the decisions of Community Spirit Bank. Subject to all local, state and federal laws and regulation.
7. Winner Selection: Community Spirit Bank will randomly select the winner from all the entries received. The winner will be drawn September 19, 2017 and will be notified by phone or email within five days of that date. Community Spirit Bank reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and/or the redemption of this prize. All decisions are final and binding. Neither Community Spirit Bank, nor its employees, partners and affiliates, are responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify winner. The prize is non-transferable, non-assignable and non-exchangeable.
8. Liability/General Rules: Community Spirit Bank is not responsible for any loss that may occur in connection with the contest. The winner agrees to hold Community Spirit Bank harmless from any liability arising from participation in the contest or the acceptance, receipt, possession, or misuse of the prize. Community Spirit Bank and each of its officers, directors, employees, customers and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or the winner arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the contest. Community Spirit Bank is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the contest. Furthermore, if there is any suspected evidence of tampering, hacking or interference with equipment or programming associated with the contest beyond the control of Community Spirit Bank and their partners which corrupts or impairs the administration, security or fairness of the Contest, Community Spirit Bank reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the contest and select a winner from the entries received up to the time of such termination or suspension.
9. Tax Issues: Community Spirit Bank will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize.
10. Consent to Publicity and Release: By accepting a prize the winner consents to permit Community Spirit Bank to utilize his/her name and likeness in promotional and other Community Spirit Bank materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless Community Spirit Bank, its partners, employees, agents, representatives and affiliated companies of any and all claims of any kind arising directly or indirectly from this contest, any contest prize or from any publicity about the Contest.
11. Endorsement/Sponsorship: This is a promotion by Community Spirit Bank. It is in no way sponsored, endorsed or administered by or associated with Instagram.

