



Juniata Valley Bank
Social Media Contest Rules

1. Eligibility: Sweepstakes and Contests held by **The Juniata Valley Bank (JVB)** is open to legal residents of the US. Entrants must be 18 years of age or older as of their date of entry in this promotion to qualify. This

sweepstakes/giveaway is subject to federal, state, and local laws and regulations and void

where prohibited by law. JVB employees, its subsidiaries, affiliates, suppliers, partners, advertising and promotion agencies, and directors (collectively the “Employees”), as well as members of an Employees' immediate family and/or those living in the same household of Employees are ineligible to participate in the Sweepstakes and Contests.

2. Sponsorship. The sponsor is The Juniata Valley Bank (“Sponsor”), located at **2 South Main Street, Mifflintown, PA 17059**. Sponsor will conduct the Sweepstakes or Contest substantially as described in these Official Rules.

3. Agreement to Rules: By entering this Sweepstake or Contest, the Entrant (“You”) agrees to abide by the Sponsor's Official Rules and decisions, which are fully and unconditionally binding in all respects. The Sponsor reserve the right to refuse, withdraw, or disqualify any entry at any time at the Sponsor's sole discretion. By entering this Sweepstakes or Contest, You represents and warrant that You are eligible to participate based on eligibility requirements explained in the Official Rules. You also agree to accept the decisions of the Sponsor as final and binding as it relates to the content of this Sweepstakes or Contest.

4. Entry Period: To be eligible for the Sweepstakes or Contest, entries must be received within the specified Entry Period.

5. How to Enter: Eligible entrants can enter Sweepstakes or Contest by following the instructions as given within the announcement of Sweepstakes or Contests. Incomplete entries or those that do not adhere to the Official Rules or specifications will be disqualified at the Sponsor's sole discretion.

6. Prizes: The prize(s) shall be determined solely by the Sponsor. There shall be no cash or other prize substitution permitted except at the Sponsor's discretion. The Winner, upon acceptance of the prize, is solely responsible for all expenses related to the prize, including without limitation all local, state, and federal taxes. The Winner shall not transfer assignment of the prize to others, nor shall the Winner request the cash equivalent or prize substitution. By accepting the prize, the selected Winner grants permission for the Sponsor to use the Winner's likeness, entry, and name for purposes of advertising and trade without further compensation unless prohibited by law.

7. Odds: The total number of eligible entries received determines the odds of winning.

8. Selection and Notification of Winner: The Winner will be selected by [a random drawing, community vote, a panel of judges assessing skills, etc.] under the supervision of the Sponsor. The Sponsor will notify the Winner(s) by email, phone, messenger, or within post comment within five days following Winner selection. The Sponsor is not responsible for nor shall have no liability for Winner's failure to receive notices due to email security settings that may cause notifications to be



marked as spam or junk email. Nor shall be Sponsor be liable for the Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner 1) fails to claim the prize within one week from the time the award notification was sent, 2) is found ineligible, or 3) does not complete and return an executed declaration and release within the specified timeframe, the prize may be forfeited and an alternate Winner may be selected. Receipt of the prize by the Winner is upon the condition of compliance with all federal, state, and local laws and regulations. IF THE WINNER VIOLATES ANY OF THESE OFFICIAL RULES, THE WINNER (AT THE SPONSOR'S SOLE DISCRETION) WILL BE DISQUALIFIED, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

9. Rights Granted by You: By submitting an entry (e.g., text, video, photo, etc.) into this Sweepstakes or Contest, You understand and agree that the Sponsor, any individual acting on the Sponsor's behalf, and the licensees' successors, and assigns of the Sponsor shall, where permitted by law, have the right to print, publish, broadcast, distribute and use in any media known now or hereafter developed, in perpetuity, worldwide, and without limitation, your submission, name, photo, portrait, voice, likeness, image, statements about the Sweepstakes or Contest, and your biographical information for news, publicity, advertising, promotional purposes, trade, information, and public relations without any further notice, review, consent, compensation, or remuneration.

10. Terms & Conditions: In its sole discretion, the Sponsor reserves the right to modify, suspend, cancel, or terminate the Sweepstakes or Contest should non-authorized human intervention, a bug or virus, fraud, or other causes beyond the Sponsor's control, impact or corrupt the security, fairness, proper conduct, or administration of the Sweepstakes or Contest. The Sponsor, in the event of any of the above issues, may determine the Winner based on all eligible entries received prior to and/or after (if appropriate) the action taken by the Sponsor. Individuals who tamper with or attempt to tamper with the operation or entry process of the Sweepstakes or Contest or website or violates these Terms & Conditions will be disqualified by the Sponsor in its sole discretion. In its sole discretion, the Sponsor has the right to maintain the integrity of the Sweepstakes or Contest, to void votes for any reason, including, but not limited to: identify multiple entries from the same user; multiple entries from the same computer are just a few examples of possible voided votes.

11. Limitation of Liability: Your entry into this Sweepstakes or Contest constitutes Your agreement to release and hold harmless the Sponsor and its subsidiaries, representatives, affiliates, partners, advertising and promotion agencies, successors, agents, assigns, directors, employees, and officers against and from any and all claims, liability, illness, injury, death, litigation, loss, or damages that may occur, directly or indirectly from participation in the Sweepstakes or Contest and/or the 1) Winner accepting, possessing, using, or misusing of any awarded prize or any portion thereof; 2) any type of technical failure; 3) the unavailability or inaccessibility of any transmissions, phone, or Internet service; 4) unauthorized intervention in any part of the entry process or the Promotion; 5) electronic error or human error in the Promotion administration or the processing of entries.

12. Disputes: THIS SWEEPSTAKES OR CONTEST IS GOVERNED BY THE LAWS OF US GOVERNMENT AND THE STATE OF PENNSYLVANIA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. The Entrant agrees, as a condition of participating in this promotion, that if any disputes cannot be resolved between the Entrant and the Sponsor, and if causes of action arise out of or are connected with this Sweepstakes or Contest, they shall be individually resolved



exclusively before a court located in Pennsylvania, having jurisdiction, without resorting to any form of class action. Under no circumstances in any such dispute shall the participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Sweepstakes or Contest. The participant waives all rights to have damages multiplied or increased.

13. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Juniata Valley Bank website. Click here to read the Privacy Policy.

https://www.jvbonline.com/home/fiFiles/static/documents/Privacy_Notice.pdf

14. Social Media Channel-Specific Rules: The Sweepstakes or Contests hosted by The Juniata Valley Bank is in no way sponsored, endorsed, administered by, or associated with Facebook.