

***Surf for Cash***  
**Iowa Savings Bank**  
**Rules**

**Who Can Enter**

1. To be eligible to participate in this contest, entrants must be 18 years of age or older.
2. Employees and immediate family members, including significant others of Iowa Savings Bank are not eligible to participate.

**Object of the Game**

1. Participants must print off the official Iowa Savings Bank *Surf for Cash* form or come into one of the Iowa Savings Bank offices to pick a form up.
2. Each Monday, starting on February 6, 2012, Iowa Savings Bank will give away one or more clues pertaining to *Surf for Cash* on our bank homepage of the website. The clues will give away the coordinates of where the prize is located.
3. The answers from the clues must be recorded in the order as to which they were given. This means that the first questions answer will go in the first blank of the answer form.
4. Each weeks clue will be on the homepage until the following Monday, when the new question is presented. Previous questions can be found on the Iowa Savings Bank website under “*Surf for Cash*”.
5. All answers to the questions must be on the Iowa Savings Bank *Surf for Cash* form.
6. If all questions are answered correctly, the participant will be placed in the drawing to win the cash prize. Participants must make sure that all of their personal information is on the form.
7. Participants must drop off their entry form to one of the Iowa Savings Bank branches by noon Central Standard Time on March 23, 2012.
8. Winners will be notified by the end of the day on March 28, 2012.
9. Winners have 30 days to collect their prize. If they do not collect their prize, or decline to take their winnings, another name will be selected from the drawing.
10. Winners must present a valid photo ID to claim their prize.

\*This event will require minimal travel. If you are unable to travel or live out of state, please let Iowa Savings Bank know and we will make accommodations.

\*After all of the clues have been given, participants must use an outside source to find the coordinates. The coordinates will not be found on the ISB website.

***Surf for Cash***  
**Iowa Savings Bank**  
**Official Rules**

**Description of the Contest**

Iowa Savings Bank would like to treat the public to the first ever *Surf for Cash* contest. The contest entails the bank giving one or more clues on each Monday of the week in the hopes of giving one lucky winner \$1000.00. It is the responsibility of the participant to use the Iowa Savings Bank website to find the answers to the clues. The clues will lead you to the coordinates of a specific location. Each answer will need to be marked down on the Iowa Savings Bank *Surf for Cash* form. If the participant has all of the answers correct and finds where the coordinates lead to, they will be placed in the drawing to win \$1000.00. After all entries have been collected, Iowa Savings Bank will draw 3 names and the first name drawn will receive the \$1000.00 cash prize. The second name drawn will win \$300.00. The third name drawn will win \$200.00.

**Binding Agreement**

To enter the contest, you must agree to these Official Rules. Therefore, please read the following rules prior to entry to ensure you understand and agree. You agree that submission of an entry in the contests constitutes agreement to these rules. You may not submit an entry to the contest and are not eligible to receive the prizes described in the official rules, unless you agree to the official rules. These official rules form a binding legal agreement between you and Iowa Savings Bank with respect to the contest.

**Contest Period**

Entries can be submitted from February 6, 2012 to noon (Central Standard Time) March 23, 2012.

**Who Can Enter**

1. To be eligible to participate in this contest, entrants must be 18 years of age or older.
2. Employees and immediate family members, including significant others of Iowa Savings Bank are not eligible.

**How to Enter**

1. No purchase or payment necessary to enter or win. A purchase or payment will not improve your chances of winning. All federal, state, local, and municipal laws and regulations apply. Void where prohibited.

2. Qualified entrants (one entry per person) will answer the clues that are presented to them on the Iowa Savings Bank website. The website will give one or more clues each week and a new clue will be found on the homepage of the website the following Monday.

3. All participants must use the Iowa Savings Bank *Surf for Cash* entry form. The entry form will be located on the website and at the branch locations. Each participant agrees not to submit any entry that infringes any third party proprietary rights, intellectual property rights, industrial property rights, personal or moral rights or any other rights, including without limitation, copyright, trademark, patent, trade secret or confidentiality obligations, or otherwise violates applicable U.S. law. The *Surf for Cash* entry form will need to be turned in by noon (Central Standard Time) March 23, 2012.

4. Iowa Savings Bank is not responsible for lost forms; printing errors; server unavailability; or computer or any other electronic telecommunications malfunction.

5. All entries received that are mutilated, tampered with, illegible, or from ineligible entrants will be void. All entries become the property of Iowa Savings Bank and will not be acknowledged or returned.

### **Elimination**

Any false information provided within the context of the contest by any participant concerning identity, mailing address, telephone number, Email address, ownership of right or non-compliance with these Official Rules or the like may result in the immediate elimination of the participant from the contest. Iowa Savings Bank further reserves the right to disqualify any entry that it believes in its sole and unfettered discretion infringes upon or violates the rights of any third party, otherwise does not comply with these Official Rules, or violates U.S. or applicable state or local law.

### **Winner Selection**

Participants that have the final answer will go into a drawing for 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> place. Winners will be drawn and will be notified by the end of the day on March 28, 2012.

### **Prizes**

1. Cash prizes- maximum of one entry per person. (Winners are subject to one increment of money.)

#### **Winning Prize Distribution**

- 1<sup>st</sup> Prize Winner: \$1,000.00
- 2<sup>nd</sup> Prize Winner: \$300.00
- 3<sup>rd</sup> Prize Winner: \$200.00

2. All cash winners are required to verify identity with proper and legal picture identification within 30 days of notification of winning the cash prize. Winner may forfeit any and all cash winnings if verification cannot or has not been made within 30 days. Upon proper verification, cash winning will be awarded by check and either distributed at the bank or through the mail.

3. Income and other taxes, if any, are the sole responsibility of the winner. For tax recording purposes, winners must have a valid Social Security number and present this information to Iowa Savings Bank.

4. Odds of winning depend on the number of entries received.

### **Winner Notification**

1. Winners will be notified by phone. Winners must show picture identification to claim the prize. Iowa Savings Bank reserves the right to examine additional identification and may choose to accept or deny awarding the prize based on the identification presented.

2. By participating in the contest, each participant and winner waives any and all claims of liability against Iowa Savings Bank, and their employees and agents, their respective employees and agents, for any personal injury or loss that may occur from the conduct of, or participation, in the contest, or from the use of any prize.

3. By claiming the prize, the winner authorizes the use, without additional compensation, of his or her name and/or likeness and/or voice/photograph and municipality of residence for promotion and/or advertising purposes in any manner and any medium (including, without limitation, radio broadcast; newspapers and other publications; television or film releases; slides; videotape; distribution over the Internet; and picture data storage) the contest sponsors may deem appropriate.

### **Additional Rules**

1. Iowa Savings Bank is not liable for any lost or stolen entries, prizes or contest information.

2. By participating in the contest, participants agree to be bound by the decisions of Iowa Savings Bank personnel. Iowa Savings Bank reserves the right to disqualify any participant or winner and may refuse to award any prize to a person who is ineligible or has violated any rule, gained unfair advantage in participating in the contest, or obtained winner status using fraudulent means. Iowa Savings Bank will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning the rules. Iowa Savings Bank decisions concerning any such disputes shall be final. If the conduct or outcome of the contest is affected by human error, any mechanical, technical, electronic, communications, telephone, computer, hardware or software errors, malfunctions or failures of any kind, intentional interference or any event beyond the control of Iowa Savings Bank, Iowa Savings Bank reserves the right to terminate this contest, or make such other decisions regarding the outcome as Iowa Savings Bank deems appropriate. All decisions will be made by Iowa Savings Bank and are final. Iowa Savings Bank may waive any of these rules in their sole discretion.

3. Iowa Savings Bank reserves the right to withdraw or terminate this contest at any time without prior notice.

**Waiver of Liability and Agreement to Indemnify**

By submitting an entry, each entrant, its, his, her or their heirs, successors and assigns (“entrant”) thereby releases, forever discharges and covenants not to make a claim against or sue *Surf for Cash* contest, Iowa Savings Bank, subsidiaries and affiliates, licensees, employees, officers, directors, representatives, successors and assigns, of and from all manner of action or actions, cause or causes of action, at law or in equity, suits, claims, demands, liability, loss, cost or expense, of any nature whatsoever, known or unknown, fixed or contingent, which entrant may have or hereafter have against Iowa Savings Bank by reason of any injuries or damages entrant may sustain, whether to entrant’s person, property, reputation, or otherwise, as a result of, incident to, or related in any way to the entry, the contest, or the use, incorporation or exploitation of the entry for any purpose described herein. Entrant waives and foregoes the right to seek injunctive relief against anyone relating in any way to the entry, the contest, or the use, incorporation, or exploitation of the materials for any purpose described herein. Entrant agrees to indemnify, and hold harmless the *Surf for Cash* contest from and against any liabilities, losses, claims, demands, costs (including, without limitation, reasonable attorney’s fees) and expenses arising in connection with any breach or alleged breach by me of any representation made in the entry or by virtue of submitting the entry.