Jonestown Bank & Trust Co.
Young Investors Savings Club Monthly Birthday – December
Prize Drawing Official Rules

No purchase, obligation or bank service necessary. All entries have an equal chance of winning.

1. How to Enter: The contest starts at 12:01am (ET) on November 1, 2026, and ends at 11:59pm (ET) on December 31, 2026. Enter the Drawing by returning your entry blank via mail or in person to the JBT branch of your choice. Hand the entry to a branch associate or place it in the Birthday Decorated entry box available in the lobby at any JBT branch.

   You can also enter by hand-printing your name, parent/guardian's name, address, city, state, zip code, phone number, birthdate and words "Young Investors Savings Club Monthly Birthday Prize Drawing" on a 3" x 5" card, and mail in a stamped #10 envelope, hand printed to: Jonestown Bank & Trust Co., Attn: Young Investors Savings Club Monthly Birthday Prize Drawing, 100 North Harris Street, Suite B, Cleona, PA 17042. Only one entry per person allowed, regardless of entry method. All entries must be received by December 31, 2026 to be eligible.

2. Eligibility: Contest is open to all legal US residents' under the age of 18 at time of entry. Entry must be completed and submitted by a person age 18 or older. Employees, officers, directors, shareholders of Jonestown Bank & Trust Co., its affiliates and partners, advertising and promotion agencies and their immediate family members (spouse, parents, children, grandchildren and siblings, and their respective spouses, regardless of where they live) and individuals living in the households of the above, whether related or not, are not eligible to enter or win. Winners of JBT prize drawings within the past 12 months are not eligible to enter this contest. Void where prohibited or restricted by law. The Young Investors Savings Club Monthly Birthday Prize Drawing is subject to all applicable federal, state and local laws and regulations. By participating, entrant's guardian agrees to these official rules and accepts decisions of JBT as final. Any additional costs, applicable taxes or gratuities, currency exchange costs not specified herein are the sole responsibility of the winner. JBT reserves the right to substitute a prize of equal or greater value.

3. Drawing: A winner will be determined by random drawing from all eligible entries. Drawings will occur on or before January 14, 2027.

4. Odds: The actual odds of winning will depend upon the total number of eligible entries received, in compliance with rules and regulations.

5. Prizes: The following prize will be awarded: $50.00 deposit into the Young Investors Savings account of the winner.

6. Limitation of Liability: JBT cannot be held responsible for any contestant's inability to successfully complete the entry due to failure by the Postal Service.

7. Winner Notification: The winners will be notified by telephone within 30 days of the end of the drawing.

8. To Claim Prize: The winner's guardian will be required to sign a release form within 30 days after being informed that their minor is a winner. Non-compliance with this provision may result in forfeiture of the prize. Winner's guardian must present a valid photo identification to claim the prize. Prize winners release JBT and any of their officers, directors, shareholders, and employees from any and all claims, liabilities, and damages arising directly or indirectly from participating in this contest or resulting from this contest. Prize winners agree to allow JBT the right to use their names, photos or recorded voice in any publicity related to the contest without additional compensation.

9. Winners' List: To receive a list of prize winners, send a self-addressed stamped envelope to: Jonestown Bank & Trust Co., Attn: Young Investors Savings Club Monthly Birthday Prize Winners List, 100 North Harris Street, Suite B, Cleona, PA 17042.

10. Upon entry into the contest, all information becomes property of JBT and entry forms will not be returned.