Jonestown Bank & Trust Co.
2026 Winter Debit To Win It Sweepstakes
Official Rules

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE EQUAL CHANCE OF WINNING.

1. Eligibility: The 2026 Winter Debit To Win It Sweepstakes (the "Sweepstakes") is open to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Commercial card eligibility is subject to employer policies regarding sweepstakes participation. Employees of Jonestown Bank & Trust Co., their respective affiliates, subsidiaries, advertising and promotion agencies, suppliers and their immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. The Sweepstakes is governed by U.S. law. In the event of any discrepancy between these Official Rules and any other communication regarding the Sweepstakes, these Official Rules shall govern and control.

2. Sponsor: Jonestown Bank & Trust Co., 2 W Market Street, P. O. Box 717, Jonestown, PA 17038

3. Timing: The Sweepstakes begins at 12:00 a.m. Eastern Time ("ET") on November 2, 2026, and ends at 11:59:59 p.m. Eastern Time on December 6, 2026 (the "Promotion Period") and consists of five (5) "Weekly Entry Periods" as set forth in the chart below and there will be ten (10) prize winners (hereinafter, a "winner") selected in a random drawling at the end of each weekly entry period from among all eligible entries received. Sponsor's servers are the official time-keeping device for the Sweepstakes.

Weekly Entry Period	Starts at 12:00 a.m. ET	Ends at 11:59 p.m. ET	Post Mark Date for Mail-in Entries	Approximate Drawing Date
1	11/02/2026	11/08/2026	11/09/2026	11/18/2026
2	11/09/2026	11/15/2026	11/16/2026	11/25/2026
3	11/16/2026	11/22/2026	11/23/2026	12/02/2026
4	11/23/2026	11/29/2026	11/30/2026	12/09/2026
5	11/30/2026	12/06/2026	12/07/2026	12/16/2026

4. How to Enter: There are two (2) methods of entry:

a. **Automatic Entry with your JBT Visa® Debit Card**: JBT Visa® Debit Card ("Eligible Card") purchases, as defined below, conducted by a client in good standing will automatically receive one (1) entry for a chance to win in the Sweepstakes for each posted signature-based or contactless purchase transaction made during the Promotion Period with an Eligible Card. Posted transactions are those appearing on the official account statement for the Sweepstakes Period. Eligible "Digital Wallet" purchases (which means the Apple, Google, Samsung, and Garmin digital wallet(s) to which an Eligible Card has been provisioned) and online purchases using an Eligible Card during the Promotion Period will also receive one (1) entry for each posted transaction (see Opt-Out process below if you don't want to be included in the Sweepstakes). Purchases authorized by entering a PIN (personal identification number) are excluded from automatic entry. Automatic entries must be made by 11:59:59 p.m. ET on the "Ends" date for each for each of the Weekly Entry Periods listed in the chart above (November 8, November 15, November 22, November 29 and December 6), to be eligible for the random drawing.

OPT OUT PROCESS: If you use your debit card during the Promotion Period but would like to opt-out of the Sweepstakes, send an email to eservice@jbt.bank with your opt-out request no later than 12/06/26. Please include "Opt-Out Request" in the subject line and the name and email address associated with your account in your email request. You will be opted out of all subsequent prize drawings by sending one email request.

b. **Mail-In Method**: To enter without making a payment with Sponsor's debit card, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "2026 Winter Debit To Win It," c/o Jonestown Bank & Trust Co., P.O. Box 717, Jonestown, PA 17038-0717. You will receive one (1) entry into the applicable Weekly Period for each envelope you mail in. All mail-in entries must be handwritten and must be postmarked/received by the weekly entry period dates in the preceding chart in Section 3. All entries become the exclusive property of Sponsor, and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified

   Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being an authorized account holder.

5. Agreement to Rules: By participating, you agree to be fully unconditionally bound by these Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree to accept the decisions of Jonestown Bank & Trust Co., as final and binding as it relates to the content. The Sweepstakes is subject to all applicable federal, state and local laws. Potential winner will be selected on weekly basis based on the preceding chart in Section 3, from among all eligible automatic and mailed entries received.

6. Prize Drawings: Sponsor's decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. Sponsor will randomly select the potential Sweepstakes winners from all eligible entries received during the applicable Weekly Entry Period, on or around the dates listed in Section 4. Entries from one Weekly Entry Period will not be included in subsequent drawings. The potential winners will be notified by email or phone. If a potential winner of any prize cannot be contacted, fails to confirm acceptance of the prize and provide any requested information within the required time period, or the prize is returned as undeliverable, the potential winner forfeits the prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries from the applicable Weekly Entry Period. Only three (3) alternate drawings will be held time permitting, after which the prize will remain un-awarded. Unclaimed prizes valued at $25 or less will not be awarded. Prizes will be fulfilled within approximately 8-10 weeks after the conclusion of each Weekly drawing.

7. Prizes:

TEN (10) WEEK 1 PRIZES: $200
TEN (10) WEEK 2 PRIZES: $200
TEN (10) WEEK 3 PRIZES: $200
TEN (10) WEEK 4 PRIZES: $200
TEN (10) WEEK 5 PRIZES: $200

Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a/the prize depend on the number of eligible entries received during the applicable Weekly Entry Period. Limit: one (1) prize per person.

8. Release: By receipt of any prize, winners agree to release and hold harmless Sponsor and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize

suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.

9**. General Conditions:** Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Sweepstakes, or any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Sweepstakes, including but not limited to fulfillment of the prize(s), as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance and may modify the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

10. Limitations of Liability: By entering you agree to release and hold harmless Jonestown Bank & Trust Co. and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such entrant's participation in the sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error which may occur in the administration of the Promotion or the processing of entries.

11. Disputes: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE COMMONWEALTH OF PENNSYLVANIA IN THE UNITED STATES, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Sweepstakes, participant agrees that any and all disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in [state/province] having jurisdiction. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Sweepstakes), and participant further waives all rights to have damages multiplied or increased.

12. Entrant's Personal Information: Information collected from entrants is subject to Sponsor's Privacy Policy https://www.jbt.bank/privacy-policy/

13. Winner List: A list of names of the winners can be obtained by sending a self-addressed, stamped envelope to:

Jonestown Bank & Trust Co.
ATTN: 2026 Winter Debit To Win It Sweepstakes
P. O. Box 717
Jonestown, PA 17038-0717

Requests for a list of winners must be received by 3/06/27.