

# 2025 Checking Event Drawings Official Rules

**No purchase necessary. A purchase or account opening will not increase chances of winning.**

*The contest sponsor reserves the right to withdraw or terminate this contest at any time, without notice.*

- 1) **TO ENTER:** There are two (2) ways to enter the contest during the promotion period:
  - a) Complete an entry form at any Heartland Bank branch between Saturday, September 13, 2025 and close of business Friday, September 19, 2025.
  - b) Open a checking account online between Saturday, September 13, 2025 and close of business Friday, September 19, 2025 to be automatically entered.

Sweepstakes is open to legal U.S. residents, domiciled in the states of Illinois and Iowa, 18 years of age and older at the time of entry, who are not employees of Heartland Bank and Trust Company, its parent or subsidiaries, or members of their immediate family or household. Immediate family members include spouses, siblings, parents, children, grandparents, and grandchildren whether related by blood, current marriage, civil union, past marriage, adoption or as in-laws. Void where prohibited by law. The Sweepstakes is subject to all applicable federal, state and local laws, regulations and taxes. Only one (1) entry per person. Photocopied, incomplete, duplicate or illegible entries will be disqualified. Promotion ends September 19, 2025. By participating, entrant agrees to abide and be bound by the Official Contest Rules and to accept the decision of Heartland Bank and Trust Company, as final in all respects.

2) **SPONSOR:** Heartland Bank and Trust Company, 401 N. Hershey Rd., Bloomington, IL 61704.

3) **PRIZES:** One (1) Cooler Bag with a S'mores Kit, retail value of \$20.00. Winners are responsible for all taxes on prizes and expenses, including, without limitation, federal, state and local sales, and income taxes, luxury taxes and any other costs incurred in claiming or using the prize. No prize substitutions or cash equivalent of prize is permitted. Prizes shown in promotional materials are for illustration purposes only. Prize awarded to winner may differ. Limit one (1) prize per person and one (1) prize winner per household.

4) **WINNER SELECTION AND NOTIFICATION, AWARDING OF PRIZE:** One (1) winner will be drawn from the eligible entries received at each branch. Winners need not be present to win. Decisions of Sponsor are final. Winners will be notified by phone on or about October 1, 2025 at the phone number provided on the entry form. If a selected winner is ineligible, declines the prize, or if Sponsor is unable to make contact with a selected winner after reasonable effort and time, the prize shall be forfeited and will be awarded to an alternate winner selected by another randomized selection from all remaining eligible entries. The winners must claim the prize via instructions provided by Sponsor. Sponsor will determine specific prize components in Sponsor's sole discretion. The winner may receive an IRS Form 1099 from Heartland Bank and Trust Company for the value of the prize.

5) **ODDS:** Odds of being selected will depend on the total number of eligible entries received.

6) **ADDITIONAL TERMS:** By participating, entrants agree to (a) the Official Rules and the decision of the Sponsor, which shall be final in all respects; (b) release, discharge and hold harmless, Sponsor, their respective parents, subsidiaries, affiliates, officers, directors, and employees from any liability, claims, or damages arising out of their participation in the Sweepstakes, and the acceptance, use, misuse, or possession of any prize. By accepting a prize, the winner agrees to, where legal, the use of their name and/or likenesses for advertising and publicity purposes without additional compensation or consideration.

7) **LIMITATION OF LIABILITY:** Sponsor is not responsible for the printing of or typographical errors in any Sweepstakes-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly or are lost due to computer or electronic malfunction.

8) **CANCELLATION:** If for any reason beyond the control of the Sponsor the Sweepstakes is unable to be held, or for any cause affecting the Sweepstake's operability, fairness, integrity, or accuracy, the Sponsor reserves the right to modify, suspend, or cancel the Sweepstakes without notice.