

State Street Bank's Shop, Swipe, and Win Debit Sweepstakes Rules

1. NO PURCHASE OR ACCOUNT IS NECESSARY TO ENTER THE CONTEST, NOR DO YOU NEED TO HAVE AN ACCOUNT AT STATE STREET BANK. UTILIZING ANY OTHER BANK SERVICES OR PRODUCTS WILL NOT IMPROVE YOUR ENTRY'S CHANCES OF WINNING.

2. How to Enter: If you are a new or existing customer with a State Street Bank debit card for your checking account and use your debit card for purchases of at least \$20 that post to your account between December 1st and December 28, 2018, you will be automatically entered to the contest for a prize. A purchase is a point of sale transaction. ATM transactions do not qualify. You do not need to fill out any additional forms, nor will any additional forms be sent to you. If you do not wish to receive one automatic entry by making a purchase with a State Street Bank debit card between December 1st and December 28, 2018, you must email marketing@statestreetbank.com, or mail us at Marketing Contest/Do not Enter, Marketing Dept., State Street Bank, 801 State Street, Quincy, IL 62301 and instruct us not to enter you. If you are not a customer of the bank and desire to enter the Shop, Swipe and Win Debit Card Contest, print your name, address, telephone number on a "4x6" card and mail the card to Shop, Swipe and Win Debit Card Contest, Marketing Dept., State Street Bank, 801 State Street, Quincy, IL 62301. Limit one entry per household. Your entry must be postmarked and received prior to the Thursday of each week's drawing. Entries will not be acknowledged or returned. Illegible entry materials will be disqualified. Entrants are responsible for all third-party imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold State Street Bank, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage due or illegible entry materials.

3. Grand Prizes: State Street Bank will randomly select four Prize Winners each week from all entries received throughout the contest period. Prize drawings will occur each Friday between December 7th and December 28th, 2018 beginning on Friday, December 7th. The four randomly-selected prize winners each week will have one of their transactions reimbursed, up to \$250. The reimbursement will be deposited into the account tied to the debit card. State Street Bank reserves the right to substitute a prize of equal or greater value should the Grand prize become unavailable for any reason. State Street Bank reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the contest and/or the redemption of the Grand Prizes. All decisions are final and binding. Neither State Street Bank, not its employees, partners, and affiliates, are responsible for and shall not be liable for late, lost misdirected or unsuccessful efforts to notify winner. Winners must claim prize within 30 days of drawing.

4. Odds of Winning: Odds of winning are based upon the number of entries. Based upon State Street Bank's estimate of 20,000 entries, the odds of winning are: 5 in 20,000.

5. Contest Period: The contest period runs from 12:01 a.m. Central time on December 1, 2018 until 11: 59 p.m. Central time on December 27th, 2018.

6. Eligibility: To be eligible for the contest, you must be a lawful permanent resident of the United States, 18 years of age or older and must not be considered a minor in your state of residence at the time of entry. Contest void where prohibited by law. Employees of State Street Bank, officials and members of their immediate families are not eligible to participate in the contest. Any winning customer entry will be deemed to have been made by the individual named on the State Street Bank account on file.

7. Winner Selection: The Grand Prize winners will be selected by State Street Bank. All decisions of State Street Bank will be final. The Winners need not be present and will be notified by phone and/or mail. The Grand Prizes are non-transferable, non-assignable and non-exchangeable. Prizes must be claimed within 30 days of drawing.

8. Liability I General Rules: State Street Bank is not responsible for any loss that may occur in connection with the contest. The Winners agree to hold State Street Bank harmless from any liability arising from participation in the Contest or the acceptance, receipt, possession, or misuse of the prize. State Street Bank and each of its officers, directors, employees, customers and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or the Winners arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the Contest. State Street Bank is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Contest. Furthermore, if there is any suspected evidence of tampering, hacking or interference with equipment or programming associated with the Contest beyond the control of State Street Bank and their partners which corrupts or impairs the administration, security or fairness of the Contest, State Street Bank reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the Contest and select a Winner from the entries received up to the time of such termination or suspension. If the Contest is terminated prior to the promotional period, notice will be posted at the website of State Street Bank or any other media used to promote the Contest. For a listing of Contest Winners or a set of these Contest Rules, please send a self-addressed stamped envelope to Winners List and Rules, Shop Swipe and Win Debit Card Contest, Marketing Dept., State Street Bank, 801 State Street, Quincy, IL 62301. The Grand Prizes cannot be substituted, converted to cash, assigned or transferred by the Winners.

9. Tax Issues: State Street Bank will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize(s).

10. Consent to Publicity and Release: By accepting a prize, Winners consent to permit State Street Bank to utilize his/her name and likeness in promotional and other State Street Bank materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless State Street Bank, its partners, employees, agents, representatives and affiliated companies of any and all claims of any kind arising directly or indirectly from this Contest, any Contest Prize or from any publicity about the Contest.

11. Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and State Street Bank in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of Illinois, USA, without regard to choice of law rule.