Official Rules for Anderson Brothers Bank "Florence Customer Appreciation" Drawing

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

Start and End Date of Drawing: Entries can be made during normal business hours at Anderson Brothers Bank's Florence offices located at 501 Second Loop Rd. and 2985 S Cashua Dr., in Florence SC, from 8:30 AM till 5:00 PM on Thursday September 12, 2019. The drawing of all entries, from both locations, to be held next day in the lobby of Anderson Brothers Bank, 501 Second Loop Rd. at 8:30 AM EST, Friday September 13, 2019.

Who: Anderson Brothers Bank also known as Sponsor

What You Can Win: \$500 Cash

Winner will be responsible for all taxes, income taxes and/or sales taxes (federal, state and local) and all other expenses not specifically mentioned here related to acceptance of the Prize. Prize consists only of the items specifically listed as part of the prize. No rights or royalties will be received through this use or any future uses of the photo. If winner cannot accept prize as specified, prize will be forfeited and awarded to an alternate winner selected by random drawing. Upon forfeiture for any reason as stated herein, no compensation shall be given. Unclaimed prize will not be awarded. Odds of winning depend on the number of eligible entries received.

Who Can Enter: The entry is open to individuals who are legal residents of the United States of America and its possessions, which as of the date of entry are at least 18 years of age and live in the state of South Carolina. Participants are encouraged to be fans of Anderson Brothers Bank's official Facebook page, but do not need to be customers of Anderson Brothers Bank or purchase anything to win.

How to Enter: To enter visit one of Anderson Brothers Bank's Florence offices on September 12, 2019, day of customer appreciation celebration and complete registration form.

By entering the drawing, entrants grant Anderson Brothers Bank the right to publish and use photos taken of prize presentment.

Entrants agree that if are selected as the winner, they grant Anderson Brothers Bank the right to display their photograph(s) at venues including but not limited to the bank. Entrants further understand that no monetary compensation or royalties above and beyond the prizes will be awarded.

All such entries will be considered for possible usage in public information/promotional materials, bank displays or press releases to various media outlets.

Anderson Brothers Bank is not responsible for any problems or malfunctions, including any injury or damage resulting from prizes.

How to Win: Register at either location on September 12, 2019 and drawing will be held of all entries from both locations on Friday September 13, 2019 in the lobby of Anderson Brothers Bank, located at 501 Second Loop Rd. at 8:30 AM EST. There will be two alternate winners drawn and will be used in the event the original drawn

winner cannot take possession of prize or forfeits. The winner will be notified by contact information provided on entry and given 10 calendar days to pick up at Anderson Brothers Bank, located at 501 Second Loop Rd., Florence SC.

General: Employees, officers and directors of Anderson Brothers Bank and their affiliates or subsidiaries, and their immediate family members and/or those living in the same household of each are not eligible to be entered to win Grand Prizes. All federal, state and local laws apply. Acceptance of the prizes constitutes permission by the winner for Anderson Brothers Bank and their agencies to use, without further compensation, the winner's name and/or likeness for purposes of advertising. By participating in this registration/drawing, entrants agree to be bound by the Official Rules and the decisions of Anderson Brothers Bank. Anderson Brothers Bank is not responsible for any damages resulting from the use of prize(s) and makes no warranty concerning the characteristics, performance, safety or qualities of the prize(s). Noncompliance, or return of Prize notification as undeliverable, or inability to locate finalist within 10 days after notification will result in disqualification and selection of a substitute Winner by same drawing on drawing date.

By participating in the "Customer Appreciation" drawing and, if the Winner, by accepting any prize, entrants and Winners agree to release and hold harmless ABB and each of their respective subsidiaries, affiliates and related companies, and the respective officers, directors, employees and agents of each of them (collectively, "Released Parties") from and against any and all liability whatsoever for any loss, harm, damage, injury, cause of action, claim, cost or expense (including without limitation any property damage, personal injury and/or death) arising out of or in connection with the Sweepstakes, including without limitation participation in any Sweepstakes-related activity, any travel-related activity, and/or possession, acceptance, use or misuse of any prize. Participation in the "Customer Appreciation" drawing constitutes consent to use entrant's name, biographical information, image and likeness for editorial, advertising and publicity purposes in connection with drawing without additional compensation, except where prohibited by law. Entrant releases and holds harmless the Released Parties for any liability, claims and causes of action based on defamation or violation of rights of publicity or privacy.

Conduct: Anderson Brothers Bank reserves the right at its sole discretion to disqualify any individual suspected of tampering with the entry process or the operation of the Sweepstakes; or to be acting in any manner deemed by ABB to be in violation of the Official Rules; or to be acting in any manner deemed by ABB to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT BY A USER OR ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, ABB RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) 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 OR ANY OTHER PROVISION.

Limitation and Liability of Release: Facebook, Anderson Brothers Bank and each of their affiliates, parents and subsidiaries, and the employees, officers and directors of all such parties, assume no responsibility or liability for, and all entrants agree to release and hold them harmless from and against, any damages, injuries, losses, claims or causes of action of any kind arising from participation in this promotion, the operation of this promotion or the acceptance, possession, use or misuse of the prize or while traveling to or from any prize-

related event. For more information regarding the privacy policies of Facebook or Anderson Brothers Bank, please visit https://www.facebook.com/fbprivacy and https://www.abbank.com/assets/files/HqiewumW.

Official Rules: In the event there is a discrepancy or inconsistency between statements contained in any Sweepstakes-related materials, and terms and conditions stated in the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in ABB's sole and absolute discretion. The Official Rules will be available upon request from ABB Marketing or either Florence locations.

Name of Winner: For the winner's name, send a self-addressed, stamped envelope to: Anderson Brothers Bank, c/o Marketing Department; PO Box 311; Mullins SC 29574.

Sponsor: Anderson Brothers Bank; 101 N Main Street; Mullins, SC 29574. Facebook in no way sponsors endorses or administers any promotions/sweepstakes/contests run or posted via Facebook by Anderson Brothers Bank.