

F&M Bank, Local Business You Love Contest Rules and Regulations

1. No purchase is necessary to make a business nomination. A purchase will not increase any chance of winning.
2. You must be at least eighteen (18) years old and a legal resident of one of the following Virginia counties or cities at the time to nominate a local business: Augusta, Rockingham, Page, Shenandoah, City of Harrisonburg, City of Staunton, and City of Waynesboro, or counties/cities that are adjacent. Other restrictions apply.
3. The Local Business You Love Contest is subject to all federal, state and local laws. Void where prohibited by law. By making a nomination, participants agree to these Official Rules.
5. Sponsor of the Local Business You Love Contest is F&M Bank.
6. The \$10,000 cash prize is not transferable, substitutable, or exchangeable. If the winner fails to meet any eligibility requirement herein, an alternate winner will be selected as soon as reasonably practicable after the initial winner is determined to be ineligible. The alternate winner is subject to all eligibility requirements and restrictions of these Official Rules.

ELIGIBILITY

7. The nominated business must be located within F&M Bank's footprint to include the Virginia counties and cities of Augusta, Rockingham, Page, Shenandoah, City of Harrisonburg, City of Staunton, and City of Waynesboro, or counties/cities that are adjacent.
8. The nominated business and nominators do not have to be F&M Bank customers.
9. A business owner may nominate their own business.
10. Employees of F&M Bank, and of the affiliates, subsidiaries, distributors, directors, suppliers, franchisees, advertisers, promoters, and agents of any of these, and the immediate families (defined as spouse, parents, siblings or children) of the employees of any of these, are not eligible to win. Employees of F&M Bank may not nominate or vote during the contest.
11. Prize winners from the previous year are not eligible to participate in the 2020 Local Business You Love Contest.

TO ENTER

12. Nominations will be accepted beginning August 7, 2020 at 8:30am EST. The round of nominations will close August 21, 2020 at 5:00pm EST. Nominations will be accepted online at www.fmbankva.com/bizyoulove or in person at any F&M Bank branch location. Limit one nomination per person, per business.

GRAND PRIZE WINNER SELECTION

13. Following the nomination deadline, a pre-selected internal panel by F&M Bank will determine the top 10 businesses based on nomination relevance. Nominators will be asked to identify what they love about the nominated business and why the nominated business deserves to win the \$10,000 cash prize. On August 31, 2020 the top ten local businesses will be announced and a round of public voting will begin online at www.fmbankva.com/bizyoulove or in person at any F&M Bank branch location. Public voting will close September 11, 2020 at 5:00pm EST.

WINNER NOTIFICATION

14. F&M Bank will host a reception this fall to honor the top ten nominated businesses. During this event, a contest winner will be announced. The announcement will also be publicly made via F&M Bank's website and social media channels.

15. Winner may be asked to provide F&M Bank with valid identification and execute an affidavit of eligibility and, where legal, a publicity release. Acceptable identification includes a valid driver's license or other valid picture ID showing name and address. Faxes will not be accepted. The winner may also be required to sign other legal documents, including tax forms and a release supplied by F&M Bank which, among other disclaimers, releases Sponsors, F&M Bank, and a range of subsidiaries, directors, agents, agencies, affiliates, franchisees, promoters, officers, directors, employees and related persons from any and all liability related to this contest and the receipt and use of the prize. If Sponsor is unable to communicate directly with a winner within two (2) days from initial attempted notification, Sponsor in its sole discretion may disqualify that winner and select an alternate winner. Alternate winners are subject to all eligibility requirements and restrictions of these Official Rules.

MISCELLANEOUS

16. By registering for the contest, entrants are also signing up for a free subscription to F&M Bank's monthly newsletter and agree to be contacted in the future by a representative of F&M Bank.

17. All federal, state and local laws apply. F&M Bank shall be entitled to interpret these rules as needed — including but not limited to rules regarding nominations, selection of winners, deadlines, restrictions on prize, and eligibility — and all of their decisions are final. By making a nomination, participants agree to these Official Rules. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes.

18. F&M Bank reserves the right to prohibit any entrant from participating in the contest if, at their sole discretion, F&M Bank finds such entrant to be tampering with the entry process or the operation of the contest, or if such entrant repeatedly shows a disregard for, or attempts to circumvent, these Rules, or acts: (a) in a manner F&M Bank determines to be not fair or equitable; (b) with an intent to annoy, threaten or harass any other entrant or Sponsor; or (c) in any other disruptive manner. Any person attempting to defraud or tamper with this contest in any way will be ineligible for prizes and may be prosecuted to the full extent of the law. Any failure by F&M Bank to enforce any of these Rules shall not constitute a waiver of such Rules.

19. F&M Bank and a range of subsidiaries, directors, agents, agencies, affiliates, franchisees, promoters, officers, directors, employees and related persons are released from any and all liability related to this contest.

20. F&M Bank, its affiliates, subsidiaries or agencies will not be responsible for the inability to select winners because of postal failure, equipment failure, or data storage failure. Uses of automated devices are not valid for entry.

21. For a copy of the Official Rules and for the name of the winner, stop by any F&M Bank branch, or send a self-addressed stamped envelope by mail to: "Local Business You Love Contest", F&M Bank, 2030 Legacy Lane, Harrisonburg, VA 22801

22. By accepting a prize, winners agree to award Sponsor the right to publicize their names, photographs (including the use and appearance of winner's photograph on F&M Bank's web pages, on F&M Bank's social media websites, and in media press releases for publishing), likenesses, biographical information, e-mail address, voices and details of winning for purposes of this and future promotions without further compensation, except where prohibited.

23. The information that you provide in connection with the contest may be used by F&M Bank in accordance with its Privacy Policy, which is found at www.fmbankva.com and which may be updated from time to time.