

Sweepstakes Rules

North Shore Bank's June Checking Sweepstakes

No purchase necessary to enter. North Shore Bank is running a sweepstakes where two winners will be selected. Two winners will receive a \$2,500 deposit to their North Shore Bank account. To enter, open a new checking account from June 1, 2016 - July 2, 2016. Winners will be randomly selected.

1. How to Enter: No purchase necessary. The Contest entry period begins at 9:00:01 AM CST on June 1, 2016 and ends at 12:59 PM CST on June 30, 2016. To enter the contest, visit a North Shore Bank or Illinois State Bank branch office or visit northshorebank.com to open an account online.

2. Prizes: There will be two winners who are randomly selected. Each winner will receive \$2,500 in cash. If the Bank is unable to contact the winner, the prize will be forfeited, and the bank may select another winner. No substitution of prize by a Contest Winner is permitted. Prizes are not transferable (unless otherwise approved in advance by The Bank). All Winners may be required to provide additional documentation to The Bank in connection with the Contest. Odds of winning a prize depend on the nature, quality and number of eligible Entries received.

3. Eligibility: Limitations, and Liability Disclaimer. Winners must be at least 18 years old. Only one entry per person. Only one prize per household. The employees and immediate family members of the Bank and other partners are not eligible.

All Winners assume all liability for any damages caused or claimed to be caused in connection with his or her participation in the Contest and/or the acceptance, awarding, receipt, use and/or misuse of any prize, and releases The Bank, including, without limitation, its parent company, affiliates, subsidiaries, suppliers, advertising and promotional agencies and each of their respective employees, officers and directors, from any and all such liability.

Entry in the Contest constitutes permission (except where prohibited by law) to use all Winners' names, city, state, likeness, biographical information and/or voice for purposes of advertising, promotion and publicity without compensation of any kind or nature.

Eligible Winners must live in the bank's 15-county service areas. In Wisconsin: Brown, Calumet, Door, Kenosha, Kewaunee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Walworth, Washington, Waukesha, Winnebago counties. In Illinois: McHenry County. The Bank will not sell or distribute participant personal information. To be removed from the Bank's direct mail or email lists, participants may contact Customer Service at 1-877-672-2265.

5. Release: By participating in the contest, each participant and Winner releases the Bank and its subsidiaries, affiliates, employees, officers, and directors (collectively, "Bank Parties") from any and all actions, causes of action, claims of liability, demands, damages, costs, expenses and compensation which may arise out of, occur, or relate to participation in the contest or the use and/or consumption of any prizes offered in this contest, including, but not limited to, damages for personal injury (whether physical, mental or emotional), and irrespective of whether or not such claims or causes of action are

based on state or federal law, upon law or equity or upon codified or common law (collectively, "Liability"), and waives any and all claims of Liability against the Bank Parties. Participants may be asked to sign an official Contest Release Form provided by the Bank. Entrants authorize the Released Parties to use their name, voice, likeness, biographical data, city and state of residence and entry materials in promotional material, in any media now known or hereafter created or conceived, worldwide in perpetuity, or on a winner's list, if applicable, without further compensation unless prohibited by law. The Bank is not obligated to use any of the above mentioned information or materials, but may do so and may edit such information or materials, at The Bank's sole discretion, without further obligation or compensation.

6. Taxes: Any valuation of the prizes stated above is based on available information provided to North Shore Bank and the value of any prize awarded to a Winner may be reported for tax purposes as required by law. Winner is solely responsible for reporting and paying any and all applicable taxes. Winners may need to provide the Bank with valid identification and a taxpayer identification number or social security number before any prize will be awarded. Prizes are not redeemable for cash or exchangeable for any other prize. Any person winning over \$600 from the Bank will receive an IRS form 1099 at the end of the calendar year and copy of such form will be filed with the IRS.

7. Conduct and Decisions: By participating in the contest, participants agree to be bound by the decisions of Bank personnel. Persons who violate any rules, gain unfair advantage by participating in the contest, or obtain a winner status using fraudulent means will be disqualified. Unsportsmanlike, disruptive, annoying, harassing or threatening behavior is prohibited. The Bank will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning the rules of the contest and the Bank's decisions concerning such disputes shall be final. If the conduct or outcome of the contest is affected by human error, any mechanical malfunctions or failures of any kind, intentional interference or any event beyond the control of the Bank, the Bank reserves the right to terminate the contest or make such other decisions regarding the outcome as the Bank deems appropriate. All decisions will be made by the Bank and are final. The Bank may waive any of the rules in its sole discretion. Any attempt by a contestant or any other individual to deliberately circumvent, disrupt or damage ordinary and normal operation of this contest or undermine the legitimate operation of the contest is a violation of criminal and civil laws and should such an attempt be made, the Bank reserves the right to seek damages from any such participant to the fullest extent permitted by law.

8. Miscellaneous: Winner may need to submit proof of eligibility and sign the Bank's release form to claim the prize. No purchase necessary to participate or win. Void where prohibited. Odds of winning depend upon the number of participants. The Bank may substitute prizes, amend the rules or discontinue the contest at any time. The Bank disclaims any responsibility to notify participants of any aspect related to the conduct of the contest. All entries become property of the Bank and will not be returned. All cancellations are deemed beyond the control of the Bank. This includes, but is not limited to, event cancellations as well as all delays or cancellations due to acts of nature, terrorism (including threats), illness or war. Additionally, the Bank is not responsible for any work stoppage, bankruptcy or other condition beyond the Bank's control that may affect the Bank's ability to provide any of the prizes.

The Bank is not responsible for any expenses incurred by contest winners as a result of such cancellations, delays or other circumstances beyond the Bank's control.

9. Compliance with Law: The conduct of the contest is governed by the applicable laws of the State of Wisconsin, and will take precedence over any rule to the contrary herein.