

North Shore Bank Official Prize Drawing Rules

No purchase or payment necessary to enter or win. A purchase or payment will not increase your ("Entrant") chance of winning. The North Shore Bank Prize Drawing ("Drawing") is sponsored and administered solely by North Shore Bank, FSB ("Bank").

Prize: Prizes will be as specified by the Bank for each unique drawing. Odds of winning a prize depend on the number of prizes available and the nature, quality and number of eligible Entries received.

1. How to Enter

No purchase necessary. The Drawing entry period starts and ends at the times and dates specified by the Bank. To enter the drawing, visit northshorebank.com/win and submit a completed entry form. Winner will be randomly selected after the prize drawing entry period ends. All entries become property of the Bank and will not be returned.

2. Prizes

Winner will be selected and contacted by email or phone. If the Winner does not respond to the Bank's initial verification contact within three days, the prize will be forfeited, and the bank may select another winner. Prizes are not transferable. The Bank may substitute prizes, amend the rules or discontinue the Drawing at any time.

3. Winner Obligations

Winner 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. Winner is solely responsible for reporting and paying any and all applicable taxes.

4. Eligibility, Limitations, and Liability Disclaimer

Winners must be at least 18 years old and reside in the state of Wisconsin or Illinois. Only one entry per person. Only one prize per household. Drawing winners in the current calendar year are not eligible to win again in the same calendar year.

Employees of Bank and its parent company, affiliates, subsidiaries, divisions, business units, advertising and promotion agencies and any Drawing judges, (collectively the "Drawing Parties") and members of each employee's immediate family, defined as spouses, (biological, adoptive and step) parents, children, siblings, grandparents, grandchildren, and each of their respective spouses (regardless of where they reside) and those living in the same household of such employees (whether related or not) are not eligible to enter.

Entrant further agrees that (a) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this Drawing, or any prize awarded or use of any entry, shall be resolved individually, without resort to any form of class action; and (c) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs.

Any participants or entries deemed by Bank, in its sole discretion, to not be in compliance with any of the entry or eligibility requirements and restrictions set forth herein will not be eligible to participate. Date and time of entry for determination of eligibility and compliance with these Official Rules shall be determined solely by the Bank. By entering, Entrant represents that he or she has complied with all the Official Rules of the Drawing. By entering, Entrants agree to be bound by these Official Rules and the decisions of the Bank, which shall be final in all matters relating to this Drawing.

Acceptance of a Prize 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.

All winners assume all liability for any damages caused or claimed to be caused in connection with his or her participation in the Drawing and/or the acceptance, awarding, receipt, use and/or misuse of any prize, and releases and indemnifies 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 including claims, damages, and/or injuries.

5. Personal Data

Bank may collect personal data about Entrants when they enter the Drawing. This personal information may be used by the Bank for internal purposes, and may be used for administrative, promotional and marketing purposes associated with the Drawing. By entering and participating in the Drawing, Entrants hereby agree that, subject to applicable law, this personal information may also be disclosed to and used by the Bank or its affiliates, and any companies that perform services on their behalf, for marketing, advertising and solicitation activities, including identifying products and services for which Entrants may be eligible, and offering products and services to Entrants. This personal information will not be used for any other purpose nor will it otherwise be disclosed to any other third parties, unless otherwise required by law.

6. Release

By entering the Drawing, unless otherwise prohibited by law, each Entrant grants the Bank and the Drawing Parties, the right, without limitation or further permission or compensation, to use and publish the Entrant's name and likeness for promotional, advertising, publicity and marketing purposes in any manner in commerce and in any medium now known or hereafter devised throughout the world in perpetuity without limitation and without further notice or approval. Bank may require any Entrant to execute documents to confirm the grant of rights hereunder; failure to do so may result in disqualification from the Drawing. **Entrants acknowledge that they will not now or in the future be paid or compensated in any way for their entries or for granting the Bank any of the rights set out in these Official Rules.**

8. Conduct and Decisions

By participating in the Drawing, Entrants agree to be bound by the decisions of Bank personnel. Persons who violate any rules, gain unfair advantage by participating in the Drawing, 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 Drawing and the Bank's decisions concerning such disputes shall be final. If the conduct or outcome of the Drawing 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 Drawing 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

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), regulations, illness, war, or any other cause beyond the Bank's sole control. 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 winners as a result of such cancellations, delays or other circumstances beyond the Bank's control.

9. Miscellaneous and Bank Limitations of Liability

The Bank disclaims any responsibility to notify participants of any aspect related to the conduct of the Drawing. The Bank is not responsible for: (i) entries that are lost, late, stolen, damaged, garbled, destroyed or misdirected; (ii) any problems or technical malfunctions, errors, omissions, interruptions, deletions, defects, delays in operation or transmission, communication failures or human error that may occur in the transmission, receipt or processing of entries, or for destruction of or unauthorized access to, or alteration of, entries; (iii) failed or unavailable hardware, network or, software; (iv) causes beyond Bank's reasonable control that jeopardize the administration, security, fairness, integrity or proper conduct of this Drawing; (v) incorrect or inaccurate entry information whether caused by Entrants or by any of the equipment or programming associated with or utilized in the Drawing; (vi) any typographical or other error in any printing or advertising related to the Drawing, in the administration or execution of the Drawing, or in the announcement of the winners; (vii) cheating or fraud by any Entrant; or (viii) any modification or cancellation of the Bank's marketing initiative.

If for any reason this Drawing cannot be executed as planned, Bank reserves the right to terminate this Drawing. If this Drawing is terminated before the end of the Drawing Period, those Entrants that met the criteria for the prize up to the point of termination may be awarded the prize. Bank reserves the right, at its sole discretion, to disqualify and prosecute any individual who tampers with or attempts to tamper with the entry/voting process or any aspect of this Drawing.

The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Drawing-related materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control.

SPONSOR: This Drawing is sponsored and administered solely by North Shore Bank, FSB 15700 West Bluemound Road, Brookfield, WI 53005.

All trademarks, service marks and trade names referenced in this material are official trademarks and the property of their respective owners.

THIS DRAWING WILL BE CONSTRUED AND EVALUATED ACCORDING TO APPLICABLE UNITED STATES LAW.

North Shore Bank, FSB Member FDIC.