

Debit & Win It Giveaway

Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

Eligibility:

Debit and Win It Giveaway (the "Giveaway") is open only to Stillman Bank Debit cardholders as of December 1, 2025 who are legal residents of the fifty (50) United States and the District of Columbia and at least eighteen (18) years old at the time of entry. Employees of Stillman Bank, PULSE Network LLC, an Affiliate of DFS Services LLC, and their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Giveaway is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes the entrant's full and unconditional agreement to these Official Rules. Sponsor's decisions are final and binding in all matters related to the Giveaway. Winning a prize is contingent upon fulfilling all requirements set forth herein.

Sponsor:

Sponsor: Stillman Bank, 101 E. Main Street, P.O. Box 150, Stillman Valley, IL 61084

Timing:

The Giveaway begins on December 1, 2025, at 12:00 a.m. Central Time ("CT"), ends on December 29, 2025 at 11:59 p.m. CT (the "Promotion Period") and consists of 4 of "Weekly Entry Periods" set forth in the chart below. Sponsor's servers are the official time-keeping device for the Giveaway.

Weekly Entry Period	Starts at 12:00 a.m. CT	Ends at 11:59 p.m. CT	Post Mark Date for Mail-in Entries	Approximate Drawing Date
1	Monday, December 1	Sunday, December 7	Monday, December 8	Monday, December 8
2	Monday, December 8	Sunday, December 9	Monday, December 15	Monday, December 15
3	Monday, December 15	Sunday, December 16	Monday, December 22	Monday, December 22
4	Monday, December 22	Sunday, December 23	Monday, December 29	Monday, December 29

How to Enter:

You must be a Stillman Bank Debit Card holder as of the start date of this Promotion. There are two (2) methods of entry:

Entry Method 1 - Complete Transactions with your Stillman Bank Debit Card:

During the Promotion Period, use your Stillman Bank Debit Card to complete a card PIN or signature-based purchase ("Transaction") and you will automatically receive one (1) entry into the applicable Weekly Entry Period drawing associated with the date and time of your transaction (see Opt-Out process below if you don't want to be included in the Giveaway). A purchase or payment of any kind will not increase your chances of winning; see mail in entry method entry option below.

OPT OUT PROCESS: If you make a purchase with your debit card during the Promotion Period, but would like to opt-out of the Giveaway, send an email to support@stillmanbank.com with your opt-out request no later than December 15, 2025. Please include "Opt-Out Request" in the subject line and the name and email address associated with your account in your email request. You will be opted out of all subsequent prize drawings by sending one email request.

Entry Method 2 - Mail-In Method:

To enter without making a payment with Sponsor's debit card, print your name, address, phone number, email address, and date of birth on a piece of paper and mail it in an envelope with proper postage to "Debit & Win it," c/o Stillman Bank, 101 E. Main Street, P.O. Box 150, Stillman Valley, IL 61084 You will receive one (1) entry into the applicable Weekly Period for each envelope you mail-in. All mail-in entries must be postmarked by the weekly entry period dates noted in the preceding chart. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any entry, the authorized account holder of debit card used to enter will be deemed to be the entrant. Each potential winner may be required to show proof of being an authorized account holder.

Prize Drawings:

Sponsor's decisions as to the administration and operation of the Giveaway and the selection of the potential winners are final and binding in all matters related to the Giveaway. Sponsor will randomly select the potential Giveaway winners from all eligible entries received during the applicable Weekly Entry Period, on or around the dates listed in Section 3. Entries from one Weekly Entry Period will not be included in subsequent drawings. The potential winners will be notified by email or phone. If a potential winner of any prize cannot be contacted, fails to confirm acceptance of the prize and provide any requested information within the required time period, or the prize is returned as undeliverable, the potential winner forfeits the prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries from the applicable Weekly Entry Period. Only three (3) alternate drawings will be held time permitting, after which the prize will remain un-awarded. Unclaimed prizes valued at \$25 or less will not be awarded. Prizes will be fulfilled within approximately 2-4 weeks after the conclusion of each Weekly drawing.

Prizes:

Quantity, Description and Approximate Retail Value ("ARV"):

TWO (2) WEEK 1 PRIZES: \$500

TWO (2) WEEK 2 PRIZES: \$500

TWO (2) WEEK 3 PRIZES: \$500

TWO (2) WEEK 4 PRIZES: \$500

Odds of Winning:

The odds of winning a prize depend on the total number of eligible entries received during the Promotion Period.

Additional Prize Terms:

Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a prize depend on the number of eligible entries received for the applicable Market drawing. Limit: one (1) prize per person.

Release:

By receipt of any prize, winners agree to release and hold harmless Sponsor, PULSE Network LLC, an Affiliate of DFS Services LLC, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from, from any and all actions, claims, injury, loss or damage arising in any manner, directly or indirectly, from participation in this Giveaway and/or acceptance, use, inability to use, misuse or redemption of a prize (including any injury or harm related thereto).

General Conditions:

Sponsor reserves the right to cancel, suspend and/or modify the Giveaway if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Giveaway, or any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Giveaway, including but not limited to fulfillment of the prize(s), as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance and may modify the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Giveaway, including but not limited to submitting fraudulent entries, or to be acting in violation of the Official Rules of this Giveaway or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Giveaway may be a violation of criminal and civil law and should such an attempt be made, Sponsor reserves the right to seek damages 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 provision. In no event will more prizes than are stated in these Official Rules be awarded. If, for any reason, more prize notifications are sent (or more claims are received) than the number of prizes offered as set forth in these Official Rules, Sponsor reserves the right to award the intended number of prizes through a random drawing from among all eligible prize claims received. In the event there is a discrepancy or inconsistency between any other statements contained in any Giveaway-related materials and the Official Rules as posted online, the Official Rules as posted on the Promotion Site shall prevail, govern and control.

Limitations of Liability:

The Released Parties are not responsible for:

- Any incorrect or inaccurate information either caused by printing errors or by any of the equipment or programming associated with or utilized in the Giveaway or provided by entrants;

- Technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections to the internet, social media platforms, in phone lines or network hardware or software;
- Unauthorized human intervention in any part of the Giveaway, including but not limited to the entry process;
- Technical or human error which may occur in the administration of the Giveaway, including but not limited to the processing of entries;
- Late, lost, undeliverable, damaged or stolen mail, delayed or misdirected entries, or failure to receive entries due to limitation of third-party social network platforms;
- Entries that are erroneously deleted, lost or destroyed or corrupted. In this case, entrants sole remedy is to take the required actions to receive another entry(s) in the Giveaway, if it is possible; or
- Any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Giveaway or to the receipt, use, inability to use or misuse of any prize.

Disputes:

Except where prohibited, entrant agrees that:

- Any and all disputes, claims and causes of action arising out of or connected with this Giveaway or any prize awarded shall be resolved individually without resort to any form of class action and exclusively by the appropriate Illinois state court located in Ogle or Winnebago County, Illinois.
- Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway, but in no event attorneys' fees; and
- Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.
- All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Giveaway, shall be governed by and construed in accordance with the laws of the State of Illinois without giving effect to any choice of law or conflict of law rules (whether of the State of Illinois or any other jurisdiction) which would cause the application of the laws of any jurisdiction other than the State of Illinois.

Severability:

If the application of any provision of these Official Rules to any particular facts or circumstances shall for any reason be held to be invalid, illegal or unenforceable by a court, arbitration panel or other tribunal of competent jurisdiction, then:

- The validity, legality and enforceability of such provision as applied to any other particular facts or circumstances and the other provisions of these Official Rules shall not in any way be affected or impaired thereby; and
- Such provision shall be enforced to the maximum extent possible.

In addition, if any provision contained in these Official Rules shall for any reason be held to be excessively broad as to duration, geographical scope, activity or subject, it shall be construed by limiting and reducing it so as to be enforceable to the extent compatible with applicable law.

Entrant's Personal Information:

Information collected from entrants is subject to Sponsor's [Privacy Policy](#).

Winner List:

A list of names of the winners can be obtained by sending a self-addressed, stamped envelope to:

Stillman Bank
ATTN: Debit & Win It Giveaway
101 E. Main Street
P. O. Box 150
Stillman Valley, IL 61084

Requests for a list of winners must be received by March 29, 2026.