

Tax Refund Solutions® Sweepstakes
OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY. THIS SWEEPSTAKES IS OPEN ONLY TO LEGAL U.S. RESIDENTS. VOID WHERE PROHIBITED.

1. **Eligibility.** Subject to the additional restrictions below, the Tax Refund Solutions® Sweepstakes (the “Sweepstakes”) is only open to individuals that: (i) have registered for and attend any of the various tax trade shows (each, an “Event”) where Republic Bank & Trust Company has a booth or is a participant; (ii) represent an Electronic Return Originator that is located in the United States (including D.C.); and (iii) is eighteen (18) years of age or older at the time of entry (each, an “Eligible Entrant”). Employees of Republic Bank & Trust Company (“Sponsor”), and each of its respective affiliated companies, subsidiaries, and advertising and promotional agencies, and the family members of, and any persons domiciled with, any such employees, are not eligible to enter or to win. The term “family members” includes spouses, parents, grandparents, siblings, children, grandchildren and in-laws, regardless of where they live.

It is your sole responsibility to review, understand and comply with your employer’s gift and/or ethics policies regarding your eligibility to participate in Sweepstakes. Sponsor disclaims any and all liability or responsibility for disputes arising between an employee and their employer related to this Sweepstakes.

2. **How to Participate.** The Sweepstakes will be held separately at each of the Informational Webinars, on Tuesday August 25, 2020, Wednesday, September 16, 2020, Thursday, October 8, 2020, and Friday, October 30, 2020. . Sponsor will be the official timekeeper for the Sweepstakes.

NO PURCHASE NECESSARY TO ENTER.

To enter, Eligible Entrants must attend one of the live Informational Webinars on Tuesday, August 25, 2020, Wednesday, September 16, 2020, Thursday, October 8, 2020, or Friday, October 30 (the “Webinar”). To register for the live webinar, visit <https://attendee.gotowebinar.com/rt/7341848565263381261> The Webinar is free to attend. Webinar participants are automatically entered by virtue of attendance at one of the webinars. _

By attending one of the Webinars and participating in the Sweepstakes, you agree to be bound by the GoToWebinar Terms and Conditions (<https://www.logmeininc.com/legal/community-terms-and-conditions>) and Privacy Policy (<https://www.logmeininc.com/legal/privacy>), which are hereby incorporated by reference

Limit: one (1) entry per Eligible Entrant.

The use of multiple identities and/or accounts is prohibited, and any attempt to obtain more than the stated number of entries will void that participant’s entries and may result in participant’s disqualification. Incomplete, forged, altered, automated, mechanically reproduced, lost, late, misdirected, garbled, or illegible entries, or entries that do not meet the size or formatting requirements specified above, will be disqualified. Sponsor will not be responsible for failure to receive entries due to transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender, Sponsor, or Sponsor’s application service provider. In the event of a dispute, all online entries will be deemed to have been submitted by the owner of the ISP account from

which they were sent, provided that such person satisfies all other Sweepstakes eligibility requirements. For these purposes, an ISP account holder shall mean the natural person assigned to such ISP account by the Internet access provider, online service provider or other organization responsible for assigning ISP addresses for the domain associated with such ISP account.

All entries become property of Sponsor and none will be returned. Any questions shall be determined by Sponsor in its sole discretion, and Sponsor reserves the right to disqualify any entries by persons who submit false or misleading entry information or who Sponsor determines to be tampering with or abusing any aspect of the Sweepstakes.

By participating in the Sweepstakes, participant agrees that any information provided in an entry form may be shared with Constant Contact, Inc., in order to facilitate email communications between Sponsor and participant. Participant agrees to all the terms and conditions of Sponsor's Privacy Policy, available at www.republicbank.com. In the event of any discrepancy between Sponsor's Privacy Policy and these Official Rules, these Official Rules will control. Participant also acknowledges that by entering, he or she may receive marketing emails from Sponsor. Participants may opt-out of receiving such communications as set forth in Sponsor's Privacy Policy or as provided within any such marketing materials (e.g., using the "Unsubscribe" feature provided in the footer of Sponsor's e-mails). The information provided will only be used in accordance with Sponsor's Privacy Policy.

3. **Winner Selection and Odds.** After each of the live Webinar events end, Sponsor will conduct one (1) random drawing from among all eligible entries received during the Webinar and select one (1) winner.

4. **Prize Description.** The potential winner will receive the following prize :

- Apple® iPad®
 - Approximate retail value ("ARV"): \$329

5. **Winner Notification and Acceptance.** The potential prize winner(s) will be notified via email or telephone at the close of the drawing. Prizes will be fulfilled following Sponsor's confirmation of winner's eligibility and receipt of any required affidavits, releases and tax documents completed by the prize winners. As a condition of receiving a prize, potential winners may be required to satisfactorily complete, notarize, execute and return to Sponsor an affidavit of eligibility and liability/publicity release within five (5) days of issuance, and provide Sponsor with a valid Social Security number or tax identification number for tax reporting purposes.

A PARTICIPANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL SPONSOR HAS COMPLETED ITS VERIFICATION OF PARTICIPANT'S ELIGIBILITY.

A winner may waive the right to receive a prize. Except as expressly stated in these Official Rules, no prize substitution, cash equivalent of prize, transfer or assignment of prize (or portion thereof) by winner permitted, unless authorized by Sponsor in its sole discretion. Prizes and individual components of prize package are subject to availability. Sponsor reserves the right to substitute any prize or component of prize package with a prize or component of equal or greater value, at its sole discretion. If a potential winner is not present at the virtual event; is ineligible; fails to timely return the required documents; or if a potential winner otherwise fails to fully comply with these Official Rules, he/she will forfeit that prize and the prize may be awarded to a substitute winner selected by Sponsor.

Winner is solely responsible for reporting and payment of any taxes on a prize. Winner may be required to provide his/her valid Social Security Number to Sponsor for tax purposes and/or complete an IRS W-9 form in order to claim a prize. Winners are solely responsible for all federal, state and local taxes on prize value and, as applicable, will be issued an IRS Form 1099 based on the prize value determined by Sponsor. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of Sponsor.

6. **Publicity.** Except where prohibited, acceptance of any prize constitutes the winner's irrevocable consent to the publication or other use by Sponsor and its licensees of his or her name, biographical information, dealership name and address, and likeness in any and all media now or hereafter devised, including the Internet, worldwide in perpetuity, for any commercial, publicity or Sweepstakes-related purpose ("Advertising"), without notice, limitation, review or approval, or additional compensation. Potential winners may be announced on the Sweepstakes website as soon as they are selected and by entering this Sweepstakes, participants consent to such disclosure. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor or its licensees and winners hereby disclaim and waive any claim of right to such Advertising.

7. **Conduct.** By participating, participants agree to be bound by these Official Rules and the decisions of Sponsor and any Sweepstakes administrators selected by Sponsor, which are final and binding in all respects. Failure to comply with these Official Rules may result in disqualification. Sponsor reserves the right at its sole discretion to disqualify persons found tampering with or otherwise abusing any aspect of this Sweepstakes as solely determined by Sponsor. Sponsor reserves the right to cancel or modify the Sweepstakes for any reason, including, but not limited to, in the event the Sweepstakes is compromised by a virus, non-authorized human intervention, tampering or other causes beyond the reasonable control of Sponsor which corrupt or impair the administration, security, fairness, integrity or proper operation of the Sweepstakes as determined by Sponsor, in its sole discretion. Should the Sweepstakes be terminated prior to the stated expiration date, Sponsor reserves the right to award prizes based on the entries received before the termination date. Proof of sending or submission of an entry will not be deemed proof of receipt by Sponsor.

CAUTION: ANY ATTEMPT 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, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

8. **Release.** BY PARTICIPATING IN THE SWEEPSTAKES, EACH PARTICIPANT AGREES, TO THE FULLEST EXTENT PERMITTED BY LAW, TO FULLY RELEASE, FOREVER DISCHARGE AND HOLD HARMLESS SPONSOR, , GoToWebinar, CONSTANT CONTACT, INC., AND THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, SUPPLIERS, DISTRIBUTORS, ADVERTISING/SWEEPSTAKES AGENCIES, AND PRIZE SUPPLIERS AND EACH SUCH COMPANY'S OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, REPRESENTATIVES, AND SUCCESSORS AND ASSIGNS (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY CLAIMS, COSTS, LIABILITIES, LOSSES, INJURIES, AND DAMAGES ARISING OUT OF THE SWEEPSTAKES, INCLUDING, BUT NOT LIMITED TO, ANY CLAIMS FOR PERSONAL INJURY, DEATH, OR DAMAGE TO OR LOSS OF PROPERTY, LOSS OF ENJOYMENT, OR ANY OTHER HARM WHATSOEVER ARISING OUT OF OR RELATING TO: (1) PARTICIPATION IN THE SWEEPSTAKES; (2) THE QUALITY, RECEIPT, POSSESSION, USE, OR MISUSE OF ANY PRIZE; OR (3) ANY TRAVEL OR ACTIVITY THAT IS RELATED TO THE SWEEPSTAKES OR ANY PRIZE.

9. Limitations of Liability. BY PARTICIPATING IN THE SWEEPSTAKES, PARTICIPANTS ACKNOWLEDGE AND AGREE THAT EVERYTHING REGARDING THIS SWEEPSTAKES, INCLUDING THE WEBSITES, ANY VIRTUAL MEETING PLATFORM, AND THE PRIZE(S), ARE PROVIDED “AS IS” AND THAT SPONSOR MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, ABOUT THE PRIZE(S) AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. (BECAUSE SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN IMPLIED WARRANTIES, THE ABOVE LIMITATION MAY NOT APPLY. IN SUCH STATES, THE LIABILITY OF THE RELEASED PARTIES IS LIMITED TO THE FULLEST EXTENT PERMITTED BY SUCH STATE LAW.)

THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY PARTICIPANTS, PRINTING OR PRODUCTION ERRORS, OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR EMPLOYED IN THE SWEEPSTAKES; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO MALFUNCTIONS, INTERRUPTIONS, OR DISCONNECTIONS IN PHONE LINES OR NETWORK HARDWARE OR SOFTWARE; (3) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE ENTRY PROCESS OR THE SWEEPSTAKES; (4) TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE ADMINISTRATION OF THE SWEEPSTAKES, THE PROCESSING OF ENTRIES, OR THE NOTIFICATION OF ANY WINNER; OR (5) ANY INJURY OR DAMAGE TO PERSONS OR PROPERTY WHICH MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, FROM A PARTICIPANT’S PARTICIPATION IN THE SWEEPSTAKES OR RECEIPT OR USE OR MISUSE OF ANY PRIZE.

PARTICIPANTS AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF, RELATING TO, OR IN ANY WAY CONNECTED WITH ANY OF RELEASED PARTIES OR ANY PART OF THE CONTEST MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES; OTHERWISE, SUCH CAUSE OF ACTION SHALL BE PERMANENTLY BARRED.

The number of available prizes is limited to those stated in these Official Rules. 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 the prizes by a random drawing among all legitimate eligible prize claims.

10. Construction. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. Any disputes arising in connection with this Sweepstakes will be governed by the laws of the United States and the laws of the Commonwealth of Kentucky. By participating in this Sweepstakes, participants consent to the exclusive jurisdiction and venue of the state and federal courts in Louisville, Kentucky, in all disputes arising out of or related to this Sweepstakes.

11. Sweepstakes Winners’ List. For a copy of these Official Rules or a winners’ list, send a self-addressed, stamped envelope to: Tax Refund Solutions Trade Show Sweepstakes, Official Rules/Winners List (as applicable), Attn: Haley Bennett at Republic Bank & Trust Company, Republic Corporate Center, 601 West Market St., Louisville, KY 40202.

12. Sponsor. Republic Bank & Trust Company, Republic Corporate Center, 601 West Market St. Louisville, KY 40202. The decisions of Sponsor regarding the selection of winners and all other aspects of

the Sweepstakes shall be final and binding in all respects. Sponsor will not be responsible for typographical, printing or other inadvertent errors in these Official Rules or in other materials or announcements relating to the Sweepstakes. If you have any questions regarding this Sweepstakes, please contact hbennett@republicbank.com.

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