



NBT Bank Buffalo Joe's Treasure Trove Giveaway

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. **Eligibility:** This Campaign is open only to those who are 18 years of age or older as of the date of entry and enter the Campaign as described below in Section 4, "How to Enter." The Campaign is only open to legal residents of New York, Pennsylvania, Vermont, Massachusetts, New Hampshire, Maine and Connecticut, and is void where prohibited by law. Employees of NBT Bank, N.A., its parent company, affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the "Employees"), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.
2. **Agreement to Rules:** By participating, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. By submitting a photo, You certify that your photo submission is your own creative property and that You grant NBT Bank perpetual, royalty-free, fully transferable, unconditional, non-exclusive, worldwide right to reproduce any submission an unlimited number of times in any and all media for any editorial, commercial, promotional, or trade purposes. In addition, You agree to accept the decisions of NBT Bank, N.A. as final and binding as it relates to the content of this Campaign.
3. **Campaign Period:** Entries will be accepted starting on April 25, 2026 at 10:30 a.m. and ending April 26, 2026 at 10:30 a.m. Entries received after that date and time will be deemed ineligible to win.
4. **How to Enter:** The Campaign must be entered by: (1) Following the NBT Bank Facebook profile OR liking the NBT Bank Instagram profile AND (2) liking the official contest post on the NBT Bank Facebook Profile OR NBT Bank Instagram profile AND (3) commenting on the official contest post with an original photo taken at the NBT Bank hosted event on April 25, 2026 at the NBT Bank Western Region of New York Headquarters, 6460 Main Street, Williamsville, NY AND (4) Using the hashtag #buffalojoexnbtbank:
 - a. The photograph must be of your own original, creative property and may not have been developed using generative artificial intelligence.
 - b. The photograph must not, in the sole and unfettered discretion of the NBT Bank, contain obscene, provocative, defamatory, sexually explicit, or otherwise objectionable or inappropriate content.
 - c. The entry may not include competing bank references.

The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of NBT Bank, N.A. You may enter only once. You must

provide the information requested. You may not enter more times than indicated by using multiple email addresses, social media accounts, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of NBT Bank, N.A.

5. Prizes: There will be four (4) Winners of the Campaign (the “Winners”).
 - a. (1) Grand Prize: Custom NBT Bank x Buffalo Joe cornhole board set with bags, valued at approximately \$500.
 - b. (3) Secondary Prizes: NBT Bank x Buffalo Joe branded game day chair set and portable outdoor grill, valued at approximately \$250 each.

Winners will be required to pick up their prize at the NBT office at 6460 Main Street, Williamsville, NY. Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by NBT Bank, N.A. No cash or other prize substitution shall be permitted except at the discretion of NBT Bank, N.A. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for NBT Bank, N.A. to use Winner’s name, likeness, and entry for purposes of advertising and trade, including without limitation its social media platforms, without further compensation, unless prohibited by law.

6. Odds: The odds of winning depend on the number of eligible entries received.
7. Winner Selection and Notification:
 - a. Winners of prizes outlined in section 5 of these rules will be selected under the supervision of NBT Bank, N.A. at random on Monday, April 27, 2027. Winners will be notified by the Sponsor via Facebook Messenger or Instagram Direct Message based on the entry method) within 24 hours following selection of the Winner.

NBT Bank, N.A. shall have no liability for the Winner’s failure to receive notices due to spam, junk email or other security settings or for the Winner’s provision of incorrect or otherwise non-functioning contact information. If the Winner cannot be contacted, is ineligible, fails to claim the prize within 24 hours from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected. Receipt by the Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. **ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT THE SOLE DISCRETION OF NBT BANK, N.A.) WILL RESULT IN WINNER’S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.**

8. Rights Granted by You: By entering this content (e.g., photo, video, text, etc.), You understand and agree that NBT Bank, N.A., anyone acting on behalf of NBT Bank, N.A., and the licensees, successors, and assigns of NBT Bank, N.A., shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public

relations, and promotional purposes without any further compensation, notice, review, or consent.

9. Terms & Conditions: NBT Bank, N.A. reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should any virus, bug, non-authorized human intervention, fraud, or other cause beyond the control of NBT Bank, N.A. corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, NBT Bank, N.A. may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by NBT Bank, N.A. NBT Bank, N.A. reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. NBT Bank, N.A. has the right, in its sole discretion, to maintain the integrity of the Campaign, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same user from different Facebook or Instagram accounts; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such attempt be made, NBT Bank, N.A. reserves the right to seek damages to the fullest extent permitted by law.
10. Limitation of Liability: By entering, You agree to release and hold harmless NBT Bank, N.A. and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.
11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND THE STATE OF NEW YORK, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in the State of New York having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

12. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the NBT Bank, N.A. website. Click on the following URL to read the Privacy Policy:
www.nbtbank.com/Personal/About-Us/Privacy-Policy.
13. Winners List: To obtain a copy of the Winners' names or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: NBT Bank, N.A., Corporate Communications, P.O. Box 351, Norwich, NY 13815 U.S.A. Requests must be received no later than May 29, 2026 at 12:00 p.m. Eastern Time.
14. Sponsor: The Sponsor of the Campaign is NBT Bank, N.A., P.O. Box 351, Norwich, NY 13815 U.S.A.
15. This promotion is in no way sponsored, endorsed or administered by, or associated with Meta, Facebook or Instagram. You understand that you are providing your information to NBT Bank and not to Meta, Facebook or Instagram. By participating in this promotion, you agree to a complete release of Meta, Facebook and Instagram from any claims.
16. By participating in the Contest, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all the Official Rules.