### SOUNDS OF SKYLINE SUBMISSION CONTEST ("CONTEST")

#### **OFFICIAL RULES**

### \*NO PURCHASE NECESSARY TO ENTER OR WIN\*

## A PURCHASE WILL NOT IMPROVE OR ENHANCE YOUR CHANCE OF WINNING.

# ENTRY INTO THIS CONTEST CONSTITUTES YOUR ACCEPTANCE OF THESE OFFICIAL RULES ("RULES"). THIS CONTEST IS GOVERNED BY U.S. LAW AND IS SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS. VOID WHERE PROHIBITED.

Sponsor. The Contest is sponsored by Skyline National Bank ("Sponsor").

<u>Contest</u>. Submit an original song (100% written and owned by Entrant) and win a chance to record your song in Nashville, Tennessee in a professional recording studio with industry musicians and engineers.

Eligibility: To be eligible for this Contest, at the time of entry you must be: [1] a person legally residing in one of the following states: Virginia, North Carolina, or Tennessee and domiciled within fifty (50) miles of a Sponsor branch location (collectively, "Territory"); [2] eighteen (18) years of age or older; and [3] not an employee of Sponsor or its respective parent, subsidiary, affiliated or successor companies; the advertising, promotional or fulfillment agencies of any of them (individually and collectively, "Entities"); nor members of their households or immediate families. "Household members" shall mean people who share the same residence at least three (3) months a year. "Immediate family members" shall mean parents, step-parents, children, stepchildren, siblings, step-siblings, or spouses. Eligibility is subject to all applicable federal and state and local laws and regulations. By entering the Contest and submitting the Content, you represent and warrant that you are eligible to participate in the Contest according to the governing laws of your jurisdictional residence and that you are voluntarily submitting the Content. Entrant may be referred to herein as "Entrant," "You," and "Your."

<u>Contest Period</u>: The Contest will start at 12:00:01 am Eastern Standard Time on May 1, 2025, and end at 11:59:59 pm Eastern Standard Time on June 12, 2025 ("Contest Period").

How to Enter: To enter, navigate the Internet to <u>soundsofskyline.com</u> ("Website") during the Contest Period and click the "ENTER NOW" prompt, which will redirect you to the Contest-hosting platform, ShortStack ("Contest Platform"). Entrant will then be prompted to fill-out an informational form embodied on the Contest Platform, which will include a prompt for Entrant to upload an original video featuring the Entrant singing an original musical composition solely written, owned and controlled by Entrant ("Song"), the video shall be in a wide 16:9 format, shall not exceed four (4) minutes in length and shall only contain (i) a short introduction of the Entrant stating their name and city and state of residency; and (ii) Entrant performing the Song ("Video"). The Video and Song may collectively and individually be referred to herein as the "Content". The Content must be wholly created by Entrant and should not include any third-party contributions. A valid, complete submission of the information form and proper upload of the Video will be referred to herein as an "Entry" or "Entries" (as applicable). In order for an Entry to be valid, Entrant must follow all instructions when filling out the informational form and uploading the Video in accordance with the listed technical and formatting requirements and otherwise in accordance with these Rules. All Entries submitted in accordance with these Rules shall be hereinafter referred to as ("Eligible Entries"). Sponsor is not liable for lost, late, misdirected, or corrupted entries or Submissions whether due to a technical error or otherwise. Any inquiries regarding entry should be emailed to <u>info@ soundsofskyline.com</u>.

Limit: All Entries must be received during the Contest Period. Limit of <u>ONE (1) Entry per Entrant</u>. In event of a dispute regarding the identity of the person submitting an Entry, the Entry will be deemed to be submitted by the person in whose name the ShortStack account is registered. Entries by any method other than set forth herein are void. Any use of automated or programmed methods of effecting Entry is prohibited. Sponsor reserves the right in its absolute discretion to disqualify entries which it considers do/does not comply with these Rules. Neither the Sponsor nor any of its affiliates, officers, directors, shareholders, employees, agents, artists or representatives (individually and collectively, "Releasees") are responsible for Entries from persons residing, or physically located, outside the Territory; or Entries that are altered, delayed, deleted, destroyed, forged, fraudulent, improperly accessed, inaccurate, incomplete, infringing, interrupted, irregular in any way, late, lost, misrouted, multiple, non-delivered, stolen, tampered with, unauthorized, unintelligible or otherwise not in compliance with these Rules; or any printing, production, technical, electronic or other errors; or for lost, interrupted or

unavailable network, server or other connections; miscommunications; failed upload; computer hardware or software or email transmissions; technical failures; unauthorized human intervention; traffic congestion; garbled or jumbled transmissions; undeliverable emails resulting from any form of active or passive email filtering; insufficient space in Entrant's email account to receive email; or other errors of any kind, whether due to electronic, mechanical or human error or other causes; even if caused by the negligence of any of the Releasees. ENTRANTS HEREBY WAIVE ANY RIGHTS OR CLAIMS TO ATTORNEY'S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ENTRANT, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE.

Any Entrant who attempts to enter with multiple accounts or under multiple identities will be disqualified. Sponsor is not obligated to communicate with any Entrant during the duration of the Contest. Please review these Rules and the ShortStack terms of use (located at, <u>https://www.shortstack.com/terms-and-conditions</u> ("TOS") carefully; however, in the event of a conflict between these Rules and the TOS, these Rules will control. The potential Prize (as defined herein) winners may be required to show proof of being the authorized account holder of the account associated with the Entry, proof of age (i.e., valid photo ID), and proof of residency (i.e. valid photo ID with address or utility bill). By entering this Contest, you agree that you are solely responsible for all data charges that you may incur. All such charges will be billed by and payable to your mobile or Internet service provider. Please contact your participating service provider for pricing plans, participation status and details.

**Prize:** There will be TWO (2) prize winners (each a "Winner" and collectively, "Winners"). The prize ("Prize") consists of the following: (i) one (1) studio recording session at professional studio location in Nashville, Tennessee to record and master the Winner's Song with the use of professional musicians and engineers ("Recording Session") and a pre-Recording Session video conference call with a Sponsor-selected production team ("Production Video Call"); (ii) flight, hotel, ground transportation and stipend for Winner's 2-day\* stay in Nashville, Tennessee for the Recording Session ("Travel and Hotel Accommodations"), which is anticipated to be in September-October 2025 (subject to change); (iii) a 20 minute set at FloydFest 2025, currently scheduled to take place over July 23-27, 2025, where Winner will perform a Sponsor-approved set, which will include Winner's Song ("FloydFest Performance"); and (iv) opportunity to collaborate with Sponsor in promotional efforts in favor of Winner's Song and Winner's career as a singer-songwriter, which may include, without limitation or confirmation, personal appearance at Sponsor locations ("Promotion"). There will be only TWO (2) Winners. \*Winner shall receive no less than a 2-day stay in Nashville, TN; provided, the trip may be extended at Sponsor's sole discretion if advised by the Sponsor-selected production team.

<u>Recording Session</u> - The Recording Session details (location, time, length, musicians, engineers, etc.) will be determined at the sole discretion of Sponsor. Sponsor shall be solely responsible for securing the recording studio and the professional musicians and engineers and all costs related thereto. Prior to the Recording Session, Sponsor will coordinate a Video conference call (on Zoom or a similar platform) with Winner, Sponsor and Sponsor-selected producers for a production call that will inform the Recording Session. The Video conference call is anticipated to be in August 2025 (subject to change). The master recording produced during the Recording Session ("Master Recording") shall be the sole and exclusive property of Sponsor.

<u>Travel and Hotel Accommodations</u> – Sponsor will coordinate and book flight (to and from Nashville International Airport), hotel and ground transportation (between airport, hotel and recording studio) for Winner. Travel and Hotel Accommodations (time, selection of flight and airline, selection of hotel, selection of ground transportation) shall be at the sole discretion of Sponsor. Sponsor will also provide Winner with a cash stipend of approximately five hundred dollars (\$500)\* to cover food, other transportation, and miscellaneous travel costs during travel to and from Nashville, Tennessee and during the stay. \*The stipend is subject to change based on Winner's stay in Nashville, TN. In the event Winner elects to drive themselves or take alternate transportation (i.e., does not wish to travel by air) to Nashville, TN, and forgo the Sponsor-purchased flight, Sponsor will provide an additional two hundred fifty dollars (\$250) as the travel coverage component of the Prize.

<u>FloydFest Performance</u> – Sponsor shall secure one (1) 20-minute set at 2025 FloydFest for each Winner to perform the Song and any other Sponsor-approved material, time permitting. Winner shall perform a solo acoustic set; provided however, in the event Winner requires an accompanying musician, the same shall require Sponsor's prior written approval. Winner shall be solely responsible for any costs related to the FloydFest Performance, (i.e., travel, any approved accompanying musicians, etc.), with the exception of any entrance or similar fee, which shall be covered by Sponsor. The FloydFest Performance will be subject to any policies in place by FloydFest. In the event FloydFest is cancelled or Winner fails to perform at FloydFest or Winner breaches or does not meet any FloydFest requirements,

the same shall not be deemed a breach of these Rules and Sponsor shall not be required to replace this portion of the Prize.

<u>Promotion</u> – Sponsor shall collaborate with Winner in creating and activating marketing opportunities to promote Winner and the Winner's Song. The Promotion shall be subject to mutual approval between Sponsor and Winner (i.e., Sponsor and Winner will mutually approve the marketing activities, and the budget associated therewith). In the event Sponsor and Winner cannot agree on the Promotion, the same shall not be deemed a breach of these Rules and Sponsor shall not be required to replace this portion of the Prize.

All dates are subject to change. Sponsor is not responsible for cancellation or preemption of the Recording Session or any other portion of the Prize for other circumstances that make it impractical or impossible to fulfill the Prize. The estimated value of the Prize is Forty Thousand Dollars (\$40,000.00). Any difference between stated approximate retail value and actual value of the Prize will not be awarded. The valuation of the Prize is based on available information provided to Sponsor and the value of any Prize awarded to a Winner may be reported for tax purposes as required by law.

All expenses not specified herein are not included in the Prize and shall be the sole responsibility of Winner. The Prize is not for resale. No substitution of Prize offered, no transfer of the Prize, whether in whole or in part, to a third party is permitted and prize may not be redeemed for cash value, except by Sponsor, who reserves the right in its sole discretion to substitute the Prize for a prize of comparable or greater value. All fees, federal, state, local or other expenses relating to the use, acceptance and possession of the Prize are the sole responsibility of Winner. Taxes are the responsibility of Winner. Winner(s) may receive a form 1099 at the end of the calendar year as mandated by the Internal Revenue Service, a copy of which form will also be filed with the Internal Revenue Service.

If the Prize, or any portion thereof, is forfeited prior to Sponsor finalizing and paying for all portions of the Prize, and sufficient time exists to select an alternate Winner, the Prize will be awarded to an alternate Winner from all non-winning Eligible Entries. Sponsor and/or Sponsor's personnel/representative(s) reserve the right in their sole discretion to suspend or cancel the Prize due to non-compliance with any procedure or inappropriate behavior or misconduct at any time until the entire Prize has been deployed. Winner will be required to complete and return a Liability/Publicity/Recording Release prior to the Recording Session.

Odds of winning the Prize depend on the number of eligible Entries received. Lost or stolen prizes will not be replaced. The Prize does not include any other item or expense not specifically described in these Rules, and any such additional expenses, including but not limited to standard cellphone or computer usage charges or any service charges are the sole responsibility of Winner. The Prize may not be transferred or assigned. Winner agrees to accept the Prize "as is", and Entrants hereby acknowledge that Sponsor has neither made, nor are in any manner responsible or liable for, any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the Prize, including express warranties (if any) provided exclusively by a prize supplier that are sent along with the Prize.

If at any time prior to the selection of Winner or at any time prior to delivery of all elements of the Prize, Entrant or Winner should fail to conduct themselves with due regard to social conventions and public morals and decency, or if Entrant or Winner should commit any act or become involved in any situation or occurrence tending to degrade Entrant or Winner in society or bring Sponsor into public disrepute, contempt, scandal, or ridicule, or reflect unfavorably upon Entrant, Winner or Sponsor or if Entrant or Winner has previously so conducted themselves and information in regard thereto should become public at any time prior to the selection of Winner or at any time prior to delivery of all elements of the Prize, Sponsor may disqualify the Entry or terminate the Prize (or remainder of the Prize not yet delivered) in Sponsor's sole discretion without liability. Further, if the Content does not align with the Sponsor's culture, goals, or perspective or if it is harmful to Sponsor's reputation, Sponsor may disqualify such Entry in its sole discretion.

Selection of Winner: During the Voting Period, each Entry shall be available for public viewing on the Contest Platform. The Contest Platform shall provide the public with a prompt to "Vote" for the winning Entry during the voting period, which is anticipated to be between June 13, 2025 and June 27, 2025 (subject to change) ("Voting Period"). The two (2) Entries with the most votes during the Voting Period shall be determined as the Winners. The voting rules shall be governed by the TOS.

Each Winner will be announced on or around July 7, 2025. The Entrant(s) who submitted the Winning Entries will be notified by email during the week of July 1, 2025. The Winner(s) will be selected based on the number of votes received by the Contest Platform during the Voting Period and in accordance with the TOS.

The potential Winner(s) will be contacted by the phone number or email address provided by Entrant in the submission process. Potential Winner may be required to provide their name, email address, address, phone number, and age, and to complete and return an Affidavit/Declaration of Eligibility and Liability and, unless prohibited by law, a promotional release granting Sponsor the right to use his/her name, voice and likeness for advertising and publicity purposes without additional compensation ("Affidavit/Release") as well as any other documents ("Prize Notification Documents"), if any, within fortyeight (48) hours of date specified on the notification, or he/she may be disqualified. The Winner must reply to the notification from Sponsor accepting the Prize within forty-eight (48) hours of receipt in order to be eligible. If an Affidavit/Release, and/or prize notification or prize is returned as undeliverable or if a prize is forfeited, or if required documents are not returned within such time period, or if Winner cannot accept or receive a prize for any reason, or if he/she is not in compliance with these Rules, the Prize may be awarded to an alternate Winner from all eligible non-winning entries. At the sole discretion of the Sponsor, disqualification, forfeiture and the selection of an alternate Winner may result from any of the following: [1] potential Winner's failure to respond to notification within two (2) days after Sponsor reaches out to Winner via phone call/mailing/transmission; [2] the return of a notification or message as undeliverable after three (3) attempts; [3] the receipt of any other notice or a prize as undeliverable; [4] potential Winner's failure to provide Sponsor with satisfactory proof that he/she is the authorized account holder of the address associated with the winning Entry; [5] potential Winner's failure to provide Sponsor with satisfactory proof of age, identity and residency; [6] potential Winner's failure to execute and return an Affidavit/Release within two (2) days after its mailing; [7] potential Winner's failure to claim the Prize within two (2) days after Prize Notification Documents, if any, are sent; [8] any other non-compliance with Rules. The Winner must also acknowledge that Sponsor has not and will not obtain or provide insurance of any kind relating to the Prize and that Winner will be responsible for obtaining and paying for any life, travel, accident, property, or other form of insurance relating to the Prize. Failure to return all such documents and comply with deadline, noncompliance with these Rules or the return of any prize or prize notification will result in disgualification and selection of an alternate Winner. All decisions of Sponsor relating to the Contest are final. Sponsor expressly reserves the right to delay the announcement of the Winner for creative or technical reasons or for any other reason Sponsor deems necessary.

<u>All Entries (Winning and Non-Winning)</u>: By filling out the informational request form and providing the Content, you acknowledge that you: (1) will be bound by the Rules, and Sponsor's decisions, which shall be final in all respects; (2) are a legal resident of one the following states: Virginia, North Carolina, or Tennessee <u>and</u> domiciled within fifty (50) miles of a Sponsor branch location in the same state; and (3) you are voluntarily submitting the Content. You represent, warrant and agree that the Content: (1) if containing any likenesses, contains solely your likeness, and/or the likeness of an individual that has expressly approved the use of their image and likeness in the Content for purposes of entering this Contest and granting the rights granted by you hereunder; and (2) is an original recording, Song, and Video of your own creation. Further, you warrant that you are authorized, as the sole owner of the Content, to grant Sponsor and its designees the right to use the Content in perpetuity as contemplated herein. You warrant that no third party holds any rights in or to the Content and such uses by Sponsor or its designees of the Content, including, without limitation, posting the Winner Videos on the Website, will not violate the rights of any third party. You hereby agree that Sponsor and its designees may use the Content (but are under no obligation to do so), in whole or in part (as any Content may be edited in Sponsor's sole discretion) as set forth herein. Except as specifically set forth herein, you acknowledge that you are not eligible for any credit or any compensation in connection with any and/or all uses of the Content by Sponsor or its designees. <u>You understand that Sponsor and its designees are not</u> obligated to use the Content in any manner.

The Winners hereby assign to Sponsor, its successors, licensees and assigns, any and all present and future rights of ownership, reproduction, and use of the Content. Sponsor, its successors, licensees and assigns shall be permitted to use the Content for advertising, marketing, promotion or for any other commercial or non-commercial purpose whatsoever without compensation, credit, or further permission. You hereby grant successors, licensees and assigns an irrevocable and perpetual, royalty-free, worldwide right, in all media (now known or later developed) to assign, use, publish, edit, adapt, modify, alter, reproduce, distribute, display, copyright, create derivative works, transfer or assign, or otherwise exploit the Content, for commercial or non-commercial use, and without compensation or credit to you. By submitting your Content, you waive any and all rights you may have in and to the Content, including without limitation, any so called 'moral rights' (droit Moral) now or hereafter recognized. For the avoidance of doubt, the Winners will retain his/her publishing rights in and to the Song, but shall have no right, title or interest in and to the Master Recording, which shall be exclusively owned by Sponsor, and Entrant hereby assigns to Sponsor all such rights in and to the Master Recording (excluding any rights in and to the underlying

composition embodied on the Master Recording). Winner shall grant Sponsor a gratis license to use the Song in connection with Sponsor's promotional activities, including, without limitation, use on Sponsor's website and commercials. In the event your Entry is not selected as a Winner, you shall retain any and all right to your original Song and Video.

If you are chosen as a Winner and your Master Recording is commercially released, Sponsor will instruct its licensees and distributors in the United States to pay you an artist royalty equal to one hundred percent (100%) of Sponsor's net receipts and accord you featured artist credit, the implementation of which may be subject to additional paperwork.

You hereby agree to indemnify and save and hold Sponsor and its designees ("indemnified parties") harmless from any and all claims, damages, liabilities, costs, losses and expenses (including legal costs and reasonable attorneys' fees) arising out of or connected with any claim, demand or action which is inconsistent with any of the warranties, representations, covenants or agreements which you have made by submitting the Content. Sponsor shall not be required to return the Entry, or any portion thereof. Entrant's Entry constitutes permission to use your name, likeness, and voice (if included in the Content) for future advertising and publicity purposes without additional compensation.

<u>Privacy Policy/Data Collection</u>: Information provided by you for this Contest is subject to Contest Platform's privacy policies located at https://www.shortstack.com/privacy-policy and Sponsor's privacy policy located at https://www.skylinenational.bank/Privacy-Policy.aspx ("Privacy Policies").

<u>Use of Personal Information</u>: Except where prohibited by law, entry into the Contest constitutes permission for the following: (1) to send future email messages to any email address provided; and (2) use of each Entrant's name and likeness and voice (if included in the Content), without limitation, for Sponsor's promotional purposes without further permission or compensation. As a condition of being awarded a prize, winners may be required to confirm such permission in writing and execute and deliver a written affidavit of eligibility, acceptance of these Rules, release of liability, tax forms, and other reasonable documentation. Failure to timely submit the above information and forms within the given period may result in the disqualification of Entrant.

**Conditions**: By entering this Contest, as an Entrant, you agree, represent and warrant that: [1] you will be bound by the Rules, TOS and Sponsor's decisions, which shall be final in all respects; [2] the Entry becomes solely the Sponsor's property (unless as otherwise specified herein) and will not be acknowledged or returned; [3] you release and hold harmless the Releasees from any and all liability for claims, injuries, losses or damages of any kind, including without limitation, death and bodily injury resulting in whole or in part, directly or indirectly, from the Entry, selection or use of a Entry or from the awarding, delivery, acceptance, use, misuse, possession, loss or misdirection of any prize; participation in this Contest or in any Contestrelated activity or travel or from any interaction with, or downloading of, computer Contest information; [4] Winner's acceptance of a prize constitutes the grant to Sponsor and assigns of an unconditional right to use Winner's name, address (e.g., city and state only), voice, likeness, photograph, biographical and prize information and/or statements about the promotion for any programming. publicity, advertising and promotional purposes without additional compensation, except where prohibited by law; [5] in the event viruses, bugs, unauthorized human intervention, Acts of God, acts or regulations of any governmental or supra-national authority, war, national emergency, accident, fire, riot, strikes, lock- outs, industrial disputes, acts of terrorism or other matters beyond the Sponsor's reasonable control, corrupt, prevent or impair the administration, security, fairness or proper play of the Contest, so that it cannot be conducted as originally planned, except where prohibited by law, Sponsor has the right, in its sole discretion, to modify the Rules or to cancel, modify, terminate or suspend the Contest; and in such event, to select winners by such method as Sponsor in its sole discretion shall consider equitable; [6] the Releasees are not responsible for typographical or other errors in the offer or administration of the Contest, including but not limited to: errors in the advertising, Rules, selection and announcement of Winner and distribution of the Prize; [7] any portion of the Prize not accepted or used by Winner will be forfeited; [8] the Releasees are not responsible for any inability of Winner to accept or use the Prize (or any portion thereof) for any reason; [9] the Sponsor has the right, in its sole discretion, to disqualify any individual it suspects to be doing any of the following: (a) tampering or attempting to tamper with the entry process or the operation of the Contest; (b) violating the Rules, TOS or the Privacy Policy; (c) violating any other terms, conditions of use and/or general rules or guidelines of any Contest property or service or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person; or for any other good cause as determined solely by the Sponsor; [10] since any attempt by any individual to deliberately damage ShortStack or undermine the legitimate operation of the Contest or Contest Platform is a violation of these Rules as well as criminal and civil laws; and should Sponsor believe or become aware that such an attempt has been, is being, or will be made, it has the right to seek remedies and damages from any responsible individuals to the fullest extent permitted by law, including without limitation criminal prosecution; [11] Sponsor has the right to conduct a background check ("Check") of any and all records of the Prize (individually, "Participants"), including without

limitation, civil and criminal court records and police reports, which they, to the extent necessary under law, shall authorize; [12] Sponsor may take all steps necessary to corroborate any information provided to Sponsor by any Participant and Participants will be obligated to provide necessary contacts and information for the Check; [13] Sponsor has the right, in its sole discretion, to disqualify any Participant from any prize element, based on the Check; [14] all disputes, claims and causes of action at law or in equity (individually, "Claim") arising out of or relating to this Contest, the meaning or interpretation of the Rules or any prize awarded shall be resolved by applying the laws of Tennessee, without regard to conflict of laws provisions therein, and shall be solely and exclusively brought in the state or federal courts within that state; [15] all Claims shall be resolved individually, without resort to any form of class action; and [16] Sponsor has the right to modify prize award procedures at its sole discretion. Additionally, you completely release from any liability related to the Contest any thirdparties such as ShortStack (on which the Contest may be promoted) and acknowledge that such third-parties are in no way sponsoring, endorsing, administering, or associated with the Contest. THE RELEASES HEREUNDER ARE INTENDED TO APPLY TO ALL CLAIMS NOT NOW KNOWN OR SUSPECTED TO EXIST WITH THE INTENT OF WAIVING THE EFFECT OF CALIFORNIA CIVIL CODE SECTION 1542, WHICH STATES: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY," AS WELL AS OTHER LAWS REQUIRING PRESENT INTENT TO RELEASE FUTURE UNKNOWN CLAIMS. THIS SECTION DOES NOT CONSTITUTE A CONCESSION THAT CALIFORNIA LAW IS APPLICABLE TO THE INTERPRETATION OF THESE RULES.

<u>General Terms and Conditions</u>: This Contest is void where prohibited. Any provision of these Rules deemed unenforceable will be enforced to the extent permissible, and the remainder of these Rules will remain in effect. Sponsor reserves the right to amend these Rules or to terminate this Contest at any time in its sole discretion. By entering, Entrants certify that they have complied with these Rules and are eligible to win. For a copy of the winner list or these Rules, send a written request with a stamped, self-addressed, business-size return envelope to: ATTN: Marketing/Sounds of Skyline, Skyline National Bank, PO Box 186, Independence, VA 24348. The decisions of Sponsor are final and binding in all respects. All rights reserved. By participating in this Contest, Entrants agree that the state and federal courts located in the Davidson County, Tennessee, shall have jurisdiction over any dispute or litigation arising from or relating to this Promotion and that venue for such litigation shall be only in the Chancery Court for Nashville, Tennessee, or the United States District Court for the Middle District of Tennessee

Questions: For questions, concerns and/or comments, Entrants may reach a Sponsor representative at the following e-mail: info@soundsofskyline.com.