

2018 MONTECITO BANK & TRUST SMALL BUSINESS SATURDAY SWEEPSTAKES

Montecito Bank & Trust Sweepstakes

OFFICIAL RULES

Montecito Bank & Trust ("MB&T") is hosting a Small Business Saturday Sweepstakes (the "Sweepstakes"). References to "Sponsor" shall mean MB&T. Through this Sweepstakes, individuals can enter to win individual prizes. The Sweepstakes shall be subject to these Official Rules, and by entering, all participants agree to be bound by the terms and conditions herein.

NO PURCHASE NECESSARY TO ENTER.

1. HOW TO ENTER: To participate, complete an entry form with your handwritten local business of choice, your name, email address, MB&T branch and drop in an official entry box at any participating MB&T branch or mail to 1010 State St, Attn: Marketing Department, Santa Barbara, CA 93101 (postmarked by November 30, 2018). (Administrative offices, Mesa, Casa Dorinda, Maravilla and ATM locations are non-participating locations and will not accept entries.) Entries will only be accepted during normal branch hours which are weekdays, excluding holidays, 9:00 am - 6:00 pm (all times Pacific Time), except for the Camarillo branch which is open 9:00 am - 5:00 pm. Your entry must be received by 6:00 p.m. on November 30, 2018, to be eligible for the Sweepstakes. Participants may submit multiple entries. Entry information on forms must be handwritten and may not be mechanically, electronically, photographically or otherwise entered on the entry form and entrants who submit an entry form in violation of this rule will not be eligible to win.

2. START/END DATES: The Sweepstakes begins at 8:00 a.m., November 5, 2018 and ends at 6:00 p.m., November 30, 2018.

3. ELIGIBILITY: The Sweepstakes is open only to individuals who are at least 18 years of age and reside in Santa Barbara or Ventura County. Participants may be an employee or owner of a Small Business located within said counties. Entries from individuals residing in other locations will not be eligible and will be removed from the Sweepstakes. Winners may be required to provide evidence that they reside within said counties.

Employees of the Sponsor or its parent company, affiliates, subsidiaries, advertising or promotional agencies, and immediate family members (and those living in the same household) of such an employee are not eligible. This offer is subject to all laws and void where prohibited by law. By entering this Sweepstakes, each entrant accepts and agrees to be bound by these official rules and acknowledges that they have read the eligibility requirements and that he/she meets those requirements.

4. METHOD OF SELECTING WINNERS: The winners will be determined by random drawing of eligible entry forms. One winner will be chosen for each of the Sponsor's ten (10) participating branches. Each participating branch will have an individual winner. The drawings will be held at MB&T's Downtown Branch, 1000 State Street, Santa Barbara, California, on or around December 7, 2018. Winner need not be present to win.

5. PRIZES: One (1) Individual Prize will be awarded, per participating branch to the individual. Prizes will be distributed 4-6 weeks after selection of the winner. No cash value, no substitution for prizes. Winners will be responsible for any federal, state, and local taxes.

MB&T Small Business Saturday Sweepstakes Prize Description

INDIVIDUAL PRIZES:

\$100 Gift Card to the Small Business indicated on the winning entry form or, if a gift card is not feasible for the Small Business, then a \$100 Visa® gift card will be awarded.

Odds of winning depend on the total number of eligible entries.

6. NOTIFICATION/HOW TO CLAIM PRIZES: The individual winner will be notified via contact information supplied on the entry form (a "Notification"). The winner will have thirty (30) calendar days from the emailing date of the Notification to confirm their address and their acceptance of the prize. If the selected winner does not respond and claim their prize within thirty (30) calendar days from the date the Notification was emailed, or if the selected winner declines acceptance of the prize, an alternate winner will be chosen from the remaining entries.

7. ADDITIONAL TERMS: Entrants, and winners by accepting their prize, agree to release, defend indemnify and hold harmless Sponsor and its parent company, subsidiaries, advertising and promotion agencies, and all of their respective officers, directors, employees, representatives and agents ("Indemnified Parties") from any and all liability or injuries, losses or damages of any kind to persons, including death, or property damage or other loss, resulting in whole or in part, directly or indirectly, from this Sweepstakes, any prize won or in any Sweepstakes-related activity. Sponsor is not responsible for delay, non-delivery or mis-delivery of a Notification, for any reason which may limit the ability to contact winners or for any human error which may occur in the processing of the entries in this Sweepstakes. In its sole determination, Sponsor may disqualify any person who tampers with or abuses any aspect of the Sweepstakes, or who acts in violation of the Official Rules.

In the event of any dispute arising from or related to the Sweepstakes, all entrants and winners agree that the decision of the Sponsor will be final and binding on all parties.

California law will govern any claims arising from or related to the Sweepstakes, jurisdiction and venue for resolution of any claim shall be exclusively in the courts for Santa Barbara County, California and shall be resolved through judicial reference pursuant to California Code of Civil Procedure Section 638 et seq.

8. PUBLICITY: By entering the Sweepstakes, if you are a winner, you grant Sponsor the right to publish your name.

9. SPONSOR: Montecito Bank & Trust, 1010 State Street, Santa Barbara, CA, 93101 social@montecito.bank.