

Debit and Win It Sweepstakes

Official Rules

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

Eligibility:

Debit and Win It Sweepstakes (the "Sweepstakes") is open to Extraco Banks Discover Debit cardholders as of 08/01/2025 or other persons who are legal residents of Texas and at least eighteen (18) years old at the time of entry. Employees of Extraco Banks, 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 Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules. Sponsor's decisions are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

Sponsor:

Sponsor: Extraco Banks. 1700 North Valley Mills Drive, Waco, TX 76710.

Timing:

The Sweepstakes begins on 08/01/2025 at 12:00 a.m. Central Time ("CT") and ends on 08/31/2025 at 11:59 p.m. CT (the "Promotion Period"). Sponsor's servers are the official time-keeping device for the Sweepstakes.

How to Enter:

You must be an Extraco Banks Discover Debit card holder as of the start date of this Promotion for Entry Method 1 outlined below. There are two (2) methods of entry:

Entry Method 1 - Complete Transactions with your Extraco Banks Discover Debit card:

During the Promotion Period, use your Extraco Banks Discover Debit Card to complete a purchase transaction (either using the card PIN or by signing), here in "Transaction," and you will automatically receive one (1) entry into the Sweepstakes drawing (see Opt-Out process below if you don't want to be included in the Sweepstakes). A purchase or payment of any kind will not increase your chances of winning; see mail in entry method entry option below. Limit: You can enter up to fifty (50) times each Monthly Entry Period.

OPT OUT PROCESS: If you make a purchase with your debit card during the Promotion Period, but would like to opt-out of the Sweepstakes, send an email to socialmedia@extracobanks.com with your opt-out request no later than 08/31/2025. Please include "Opt-Out Request" in the subject line and the name and email address associated with your account in your email request and you will be opted out of the prize drawing.

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 and Win it," c/o Extraco Banks. 1700 North Valley Mills Drive, Waco, TX 76710. You will receive one (1) entry into the Sweepstakes drawing. All mail-in entries must be postmarked by 08/31/2025 and received by 09/05/2025. 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. Limit: You can enter up to fifty (50) times each Monthly Entry Period and must be an Extraco Banks customer.

Entry Limits:

You may enter fifty (50) times during the Promotion Period by any combination of the entry methods. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may 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, when applicable, will be deemed to be the entrant.

Prize Drawings:

Sponsor's decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. Sponsor will randomly select the potential Sweepstakes winners from all eligible entries received during the Promotion Period, on or around **09/10/2025**. 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 Promotion 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 8-10 weeks after the conclusion of each Monthly drawing.

Prizes:

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

- Forty-five (45) Grand Prizes: \$250 deposited into winners' Extraco Banks checking accounts

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 in the Sponsor's sole discretion if the prize should become unavailable. In this case, a prize of equal or greater value will be offered. Winners are responsible for all taxes and fees associated with prize receipt and/or use. ARVs are determined as of the time these Official Rules were published and the value of a prize may fluctuate. A winner is not entitled to any difference between the ARV and the actual value of the prize at the time the prize is awarded. Where applicable, prize style, size and all other details will be determined by Sponsor in its sole discretion. All other costs and expenses associated with acceptance of the prize that are not expressly set forth herein shall be solely the winner's responsibility. Prizes are provided "as is" without warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose or non-infringement. Prizes will be fulfilled approximately 8-10 weeks after winner confirmation. Limit of 1 prize per household.

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 Sweepstakes 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 Sweepstakes if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes, including but not limited to submitting fraudulent entries, or to be acting in violation of the Official Rules of this Sweepstakes or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes 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 Sweepstakes-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 Sweepstakes 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 Sweepstakes, including but not limited to the entry process;

- Technical or human error which may occur in the administration of the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes 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 Sweepstakes or any prize awarded shall be resolved individually without resort to any form of class action and exclusively by the appropriate Texas state court located in McLennan County, Texas;
- Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, 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 Sweepstakes, shall be governed by and construed in accordance with the laws of the State of Texas without giving effect to any choice of law or conflict of law rules (whether of the State of Texas or any other jurisdiction) which would cause the application of the laws of any jurisdiction other than the State of Texas.

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:

<https://www.extracobanks.com/privacy-policy>

Winner List:

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

Extraco Banks

1700 North Valley Mills Drive, Waco, TX 76710

Requests for a list of winners must be received by 12/1/2025.

Abbreviated Disclosure for Advertising

[These disclosures should not be posted with the full official rules; they are intended for use with advertising only]

ABBREVIATED RULES for TV and Radio

*NO PURCHASE NECESSARY. LEGAL RESIDENTS OF THE 50 U.S. (D.C.) 18 OR OLDER. VOID [INSERT VOID STATES IF NECESSARY] WHERE PROHIBITED. Sweepstakes ends [INSERT END DATE mm/dd/yy]. For Official Rules, including how to enter without debit card purchase & all details, visit [INSERT URL HERE]. Sponsor: [INSERT SPONSOR NAME WITHOUT ADDRESS].

ABBREVIATED RULES for Print

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. LEGAL RESIDENTS OF THE 50 U.S. (D.C.) 18 YEARS OR OLDER. VOID [INSERT VOID STATES IF NECESSARY] WHERE PROHIBITED. Ends [INSERT END DATE mm/dd/yy]. For Official Rules, , including how to enter without debit card purchase, prize detail & odds disclosure, visit [INSERT URL HERE]. Sponsor: [INSERT SPONSOR NAME WITH ADDRESS].

NOTE: *If Direct Mail applies, you'll need to have the name removal notification system to the abbreviated rules and official rules. See below for language

Name Removal Notification System: If you would like your name removed from Sponsor's mailing list [,please send your name and address to (provide address) or call 1-800-XXX-XXXX] and your name will be removed within 60 days of the request.

Abbreviated rules for online Ads – Banner

NO PURCHASE NECESSARY. Ends [mm/dd/yy]. To enter and for Official Rules, including alternate method of entry, visit [INSERT URL HERE].

Abbreviated Rules for Emails/Website/online Ads – Not a Banner

NO PURCHASE NECESSARY. Legal residents of the 50 U.S. (D.C.) 18 years or older. Ends [mm/dd/yy]. To enter and for Official Rules, including odds, how to enter without debit card purchase & prize descriptions, visit [INSERT URL HERE]. Void where prohibited.

Abbreviated Rules for Social (IG, Facebook, TikTok, YouTube) – place in caption to post with no white space between copy and disclosures, above the fold if the CTA does not carry below the fold.

NO PURCHASE NECESSARY, 50 U.S. (D.C.) 18+. Ends 258645mm/dd/yy. See Rules in Bio for how to enter, alternate method of entry & all details.

Abbreviated Rules for Twitter/X (due to limits on characters):

Superimpose the below copy on Tweet image the following disclosure language (in font size and color that is easily readable):

No Purch. Nec., 50 U.S. (D.C.) 18+. See Rules for how to enter, alternate method of entry & all details, enter by mm/dd/yy.

In Tweet text include: Rules: insert bit.ly link