

“Honor & Support” Sweepstakes OFFICIAL RULES

NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

The “Honor & Support” Sweepstakes (the “Sweepstakes”) is intended only for legal United States residents who have primary residence in New York, New Jersey or Pennsylvania and shall only be construed and evaluated according to U.S. law and applicable state law. Do not enter this Sweepstakes if you are not located in New York, New Jersey, or Pennsylvania at the time of entry.

SPONSOR/ADMINISTRATOR: The Sweepstakes is sponsored and administered by Citizens & Northern Bank, PO Box 58, Wellsboro, PA 16901 (the “Sponsor” and the “Administrator”).

ELIGIBILITY: The Sweepstakes is open and offered only to legal U.S. residents who have primary residence in New York or Pennsylvania and are eighteen (18) years of age or older at the time of entry (the “Entrants”). Employees, officers and representatives of the Sponsor, the Administrator, and any of their respective parent companies, affiliates, franchisees, licensees, distributors, suppliers, subsidiaries, retailers, advertising/promotion agencies and members of the immediate family (mother, father, brothers, sisters, sons, daughters and spouse, regardless of where they reside) and household members of each such employee, whether or not related, are eligible to participate. **Void where prohibited or restricted by law.** (For the avoidance of doubt, any references in these Rules to Entrants shall also include the Entrants who are deemed the Winners (as defined below)).

AGREEMENT TO OFFICIAL RULES: By participating, Entrants agree to abide by and be bound by these Official Rules and the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes. Winning a Prize (as defined below) is contingent upon fulfilling all requirements set forth herein.

THREE WAYS TO ENTER: The Sweepstakes begins at 12:00:01 a.m. Eastern Time (“ET”) on August 29, 2022 and ends at 11:59:59 p.m. ET on

September 30, 2022 (“Sweepstakes Period”). The Sweepstakes Period will be separated into the following entry periods (“Entry Period”):

| | Start Date | End Date |
|------------------------|-------------------|-----------------|
| Entry Period #1 | 8/29/2022 | 9/9/2022 |
| Entry Period #2 | 9/10/2022 | 9/30/2022 |

1). Branch entries: Entrants will automatically receive one entry into the Sweepstakes for each “Honor & Support” yard sign “purchased” during the Sweepstakes Period. Suggested donation price for “purchase” of yard sign is \$15.00. **No Purchase or Donation Required.** A donation of any amount does not increase your chances of winning. Each “purchased” yard sign will generate one (1) Sweepstake entry for the applicable Sweepstakes Period.

2). Mail-in entries: Entrants can enter the Sweepstakes entries by legibly hand-printing, on a 3”x 5” card or paper, their full name, complete mailing address, phone number, and email address, and mailing the card in a #10 envelope, with proper postage affixed to: C&N Bank “Honor & Support” Sweepstakes, 10 N Main Street, Coudersport, PA 16915. Entries must be complete to be eligible. Each valid Mail-In entry received will count as one (1) Sweepstake entry. Enter as often as you like by this method of entry, but only one entry is permitted per envelope. **All mail-in entries must be postmarked by September 30, 2022 and received by October 7, 2022.**

Note: All Branch entries and Mail-in entries will not carry over from one (1) Sweepstakes Period to another Sweepstakes Period.

Limit: Two (2) entries per household per Sweepstakes period regardless of the method of entry.

****NOTE: Mail-in entry card and envelope must be hand printed by the Entrant only. In addition, Entrants are not permitted to use any 3rd party organization to assist with the entry process in any way (as determined by the ADMINISTRATOR).**

To be valid, each entry must provide all requested information. Proof of entry is not considered proof of delivery to or receipt by Sponsor of an entry.

Released Parties (as defined below) are not responsible for late, incomplete, delayed, undelivered, or misdirected entries. The submission of an entry constitutes the Entrant's representation of eligibility, consent to participate in Sweepstakes, and consent for Sponsor to obtain and use your name, address, photograph, and other information obtained through the entry for the purpose of Sweepstakes administration.

All entries become the exclusive property of Sponsor and will not be acknowledged or returned except as provided herein. By participating, you consent to Sponsor and its agents' use of your personal information for the administration of this Sweepstakes, or in any other manner consistent with Sponsor's Privacy Policy, available at <https://www.cnbankpa.com/Resource-Center/Privacy-Security/Privacy>.

GENERAL CONDITIONS: If for any reason the operation or administration of this Sweepstakes is impaired or incapable of running as planned for any reason, including but not limited to (i) infection by computer virus, bugs, (ii) tampering, unauthorized intervention, (iii) fraud, (iv) technical failures, or (v) any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award the Prizes (defined below) using all non-suspect eligible entries received as of, or after (if applicable) this cancellation, termination, modification or suspension date, or in any manner that is fair and equitable and best conforms to the spirit of these Official Rules. Sponsor reserves the right, at its sole discretion, to disqualify any individual deemed to be tampering or attempting to tamper with the entry process or the operation of the Sweepstakes or Sponsor's Website; or acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. 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; THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON (S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision.

RELEASE AND LIMITATIONS OF LIABILITY: By participating in the Sweepstakes, Entrants agree to release and hold harmless the Sponsor, the Administrator, their respective parents, employees, officers, directors, subsidiaries, affiliates, distributors, sales representatives, advertising and promotional agencies (collectively, the “Released Parties”) from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any Prize, including, but not limited to: (i) any technical errors that may prevent an Entrant from submitting an entry; (ii) unauthorized human intervention in the Sweepstakes; (iii) printing errors; (iv) errors in the administration of the Sweepstakes or the processing of entries; or (v) injury, death, 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 receipt of any Prize. Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to Entrant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. Entrant further agrees that in any cause of action, the Released Parties’ liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the Released Parties be liable for attorney fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

DRAWING AND NOTIFICATION: Following the conclusion of each Entry Period, one (1) Winner will be selected in a random drawing conducted by the Administrator, whose decisions are final and binding (3 Winners total). Each drawing will be conducted on or about the seventh day following the Entry Period in question. Odds of winning will depend on the total number of eligible entries received during the Entry Period in question. The potential Winners will each be contacted by the Administrator via phone or email.

PRIZES & PRIZE CONDITIONS: There will be three (3) Prizes awarded.

Prize Winner (“Winner”), upon the Administrator’s verification of eligibility, will receive a \$100.00 cash award (“Prize”) and a \$100.00 cash award to a local emergency service organization of their choice. Total Prize Pool - \$400.00.

All decisions by Sponsor as to Prize Winners and Prizes are final. No substitution, assignment or transfer of the Prize is permitted, except by Sponsor, who reserve the right to substitute a Prize with another of equal or greater value. By accepting a Prize, the Winners agree to release and hold harmless the Released Parties, each of their related companies, and each of their respective officers, directors, employees, shareholders, and agents from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of the Prize. If a Prize or Prize notification is returned as unclaimed or undeliverable to a potential Winner, if a potential Winner cannot be reached within three (3) calendar days from the first notification attempt, or if a potential Winner is not in compliance with these Official Rules, then such person shall be disqualified and, at Sponsor’s sole discretion, an alternate Winner may be selected for the Prize at issue.

By accepting a Prize, where permitted by law, the Winners grant to the Released Parties and those acting pursuant to the authority of Sponsor and the Released Parties (which grant will be confirmed in writing upon Sponsor’s request), the right to print, publish, broadcast and use worldwide IN ALL MEDIA without limitation at any time a Winner's full name, portrait, picture, voice, likeness and/or biographical information for advertising, trade and promotional purposes without further payment or additional consideration, and without review, approval or notification. IN NO EVENT WILL RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THIS SWEEPSTAKES OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF THE PRIZE(S). By participating, Entrant’s release and agree to hold harmless the Released Parties from any and all liability for any injuries, death or losses or damages to persons or property AS WELL AS CLAIMS/ACTIONS BASED ON PUBLICITY RIGHTS, DEFAMATION, AND/OR INVASION OF PRIVACY that may arise from participating in this Sweepstakes or its related activities or the acceptance, possession, use or misuse of, or any harm resulting from the acceptance, possession, use or misuse of the Prize. The Winners also acknowledge that Released Parties

have 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.

DISPUTES: By entering the Sweepstakes, Entrants agree that i) Any and all disputes, claims, and causes of action arising out of or connected with the Sweepstakes, or any Prizes awarded, shall be resolved individually, without resort to any form of class action; ii) Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Sweepstakes but in no event attorney fees and iii) Under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrants and Sponsor or the Released Parties in connection with the Sweepstakes, shall be governed by, and construed in accordance with United States law. Any legal proceedings arising out of this Sweepstakes or relating to these Official Rules shall be instituted only in the federal or state courts of Pennsylvania (Sponsor's discretion), and the parties consent to jurisdiction therein with respect to any legal proceedings or disputes of whatever nature arising under or relating to these Official Rules. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

SEVERABILITY: The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, the other provisions will remain in effect and will be construed as if the invalid or unenforceable provision were not contained herein.

MISCELLANEOUS: These Official Rules contain the full and complete understanding with respect to the Sweepstakes and supersede all prior and contemporaneous agreements, representations and understandings,

whether oral or written. The headings herein are for convenience only, do not constitute a part of these Official Rules, and shall not be deemed to limit or affect any of the provisions hereof. No amendment to, or waiver of, any provision of these Official Rules shall be effective unless in writing and signed by both Sponsor and Administrator. The waiver by Sponsor or Administrator of any provision of these Official Rules shall not constitute a waiver of any other provision herein. The rights and obligations hereunder may not be assigned by Entrant, whether by operation of law or otherwise, without the prior written consent of Sponsor, and any attempted assignment in violation of the foregoing shall be null and void. These Official Rules shall be binding upon, and inure to the benefit of, the permitted successors and assigns of Sponsor, Administrator, and Entrant.

WINNERS LIST REQUEST: To request confirmation of the name, city and state of residence of each Winner, please send a self-addressed, stamped business size envelope, by October 15, 2022, to: C&N "Honor & Support" Sweepstakes Winners List Request, 10 N Main Street, Coudersport, PA 16915.