

Rules and Regulations

No Purchase Necessary

A Purchase will not Increase your Chances of Winning

1. Eligibility. The Shore United Bank WebDecoder® Game (the "Game") is open to legal residents of the 50 United States (including D.C.) who are 18 years of age or older as of the date of participation in the Game. No purchase or submission to sales presentation necessary. Purchase does not increase chance of winning. Void where prohibited. Employees of Shore United Bank, One Point, associated sponsors or agencies, and their family members and members of same household are ineligible. The Game begins 09/14/2020 at 8:30 am Eastern Standard Time and ends 10/09/2020 at 4:00 pm. (the "Promotion Period") at Sponsor's participating location at 12905B Ocean Gateway Ocean City, Maryland 21842. You must be present at a participating location during the location's business hours to decode your game piece and see what you have won starting September 14, 2020 through October 9, 2020. By participating, you agree to these official rules and regulations and the decisions of the judges, administrators and Sponsor, which shall be final and binding in all respects. In addition, you agree to release Sponsor and its affiliates, subsidiaries, and all coordinating agencies from any and all liability, claims or damages arising out of your participation, and the acceptance and use of any prize. Void where prohibited by law. Game pieces that are obtained through unauthorized or illegitimate channels or which are fraudulent will be void. Game pieces may be used only once.

2. How To Participate. You may participate in one of two ways: (i) by using the text messaging capabilities of a data capable or non-data capable mobile phone or other mobile device; or (ii) entry on your behalf by Sponsor's on-site representative. **Text Messaging Method:** Using the text messaging feature of a mobile device, text the designated keyword found on participating promotional materials to the specified short code and receive a reply message containing a link to the Game. Click the link to receive your hidden message mobile WebDecoder® game piece. Take your mobile WebDecoder® game piece to Sponsor's participating location and use the colored film on displays or filters provided by Sponsor's representatives to decode your hidden message and determine if you are a winner. If your mobile device does not have data capabilities, you will need to travel to Sponsor's participating location and obtain the assistance of Sponsor's representative to make a play for you. Standard text message rates apply. Your wireless service provider may charge you for each text message you send and receive. Consult your wireless service provider regarding its pricing plans. You must be a wireless service subscriber with text messaging service/capabilities and the ability to view the game piece using a participating service provider in order to enter. Not all cellular phone providers carry the necessary service to participate. Check your phone capabilities for specific text messaging instructions. Text-message game code requests must be received within the Promotion Period to be eligible. **Entry on Your Behalf by Sponsor's On-Site Representative:** For eligible participants who are not able to enter by way of the Text Messaging Method described above, Sponsor's on-site representatives at one of Sponsor's participating locations are able to enter a play for them using a dedicated portal. To participate using this method, eligible participants are required to provide their first and last name and other requested identifying information to Sponsor's representatives in order to validate their plays and once they have done so, the representatives will enter a play for them and

let them know if they have won. Participation requests made by Sponsor's on-site representatives must be received within the Promotion Period to be eligible.

3. Surfboard and Paddleboard. Only 1 winner of the Surfboard and Paddleboard will be given for each prize. In the event of more than one person playing the game during the same time slice, the first person to play within that slice of time will win the prize.

4. Limit On Game Participation. Over the course of the Promotion Period, there is a limit of a maximum of one (1) game play per person or mobile device. If any game play or entry into the Game has been made in violation of the terms of the previous sentence, then Sponsor reserves the right, in its sole and absolute discretion, to disqualify the entrant and any such entry from any of the foregoing sources from participation in the Game. Any participant who attempts to play with mobile devices or under multiple identities, or uses any other device to play multiple times, will be disqualified.

5. Instant-Win Prizes; Approximate Retail Value (ARV); Odds. All prizes will be awarded instantly at Sponsor's participating locations. Set forth below is a detailed listing of the prizes available during the Promotion Period and their respective approximate retail values*:

<u>Prize</u>	<u>Qty**</u>	<u>ARV/Each*</u>	<u>Odds***</u>
Paddleboard with 1- hour lesson	1	\$1,195	1 in 3000
Surfboard	1	\$975	1 in 3000
Bluetooth Speaker	25	\$33	25 in 3000
Umbrella	25	\$20	25 in 3000
Camping Chair	25	\$17	25 in 3000
Stainless Steel Water Bottle	25	\$9.00	25 in 3000
Baseball Hat	150	\$5.00	150 in 3000
Tote Bag	500	\$2.00	500 in 3000
Ceramic Mug	350	\$2.00	350 in 3000
Cinch Bag	350	\$2.00	350 in 3000
Fly Swatter	348	\$1.75	348 in 3000
Phone Sleeve	450	\$1.00	450 in 3000
Koozie	750	\$1.00	750 in 3000

*The approximate retail values of the described prizes also represent the maximum retail value of those prizes.

**Quantities for all prizes are set based upon an estimated 3,000 plays over the Promotion Period and the number of prizes and odds of winning will vary if actual plays either exceed or fall short of the estimate.

*** Winners of prizes will be determined by the time the game is played in a one minute randomly pre-determined time slice for the first 3,000 players. Only 1 winner of each may be

given out for each prize. In the event of more than one person playing the game during the same time slice, the first person to play within that slice of time will win the prize.

Offers are valid at participating locations only during the Promotion Period and are not valid on-line, for cash or cash equivalent. No substitution of prizes is offered.

6. Claiming and Redeeming an Instant-Win Prize. Each hidden message game piece will include a three (3) character alphanumeric claim code. In order to receive their instant-win prizes, participants must enter the claim code and, where applicable, redeem their prizes in the presence of Sponsor's representatives at a participating location. Only participants who have claimed and redeemed their game pieces as described in the preceding sentence will be eligible to win an instant-win prize.

7. Conditions of Participation. Participants are solely responsible for participating in the Game and redeeming prizes at a participating location by the end of the Promotion Period. Prizes may not be transferred or assigned. Taxes on all prizes are the sole responsibility of the winners. Games are subject to all applicable laws and restrictions. Acceptance of a prize constitutes the winner's permission to the Sponsor to include the winner's name on a list maintained by Sponsor, to disclose such list, and to use winner's name and/or likeness for purposes of advertising and promotion without additional compensation, unless prohibited by law. If permission is given by participants, email addresses, names and mobile phone numbers of participants may be used for future marketing solicitations by Sponsor.

8. Verification. All game materials are subject to verification. Game materials are null and void and will be rejected if not obtained through authorized, legitimate channels or if any part is counterfeited, illegible, mutilated, or tampered with in any way. Sponsor is not responsible for technical hardware or software failures of any kind, lost or unavailable network connections, or incomplete or garbled transmissions which might limit a participant's ability to participate in the Game. Sponsor reserves the right to cancel or modify the Game or disqualify a participant if fraud or technical failures destroy the integrity of the Game as determined by the Sponsor. If due to a programming or Game administration error, more prizes are claimed than are intended to be awarded in accordance with these rules, prizes will be awarded in a random drawing from among all eligible prize claims received. In no event will more than the stated number of prizes be awarded. **IMPORTANT: ANY ATTEMPT TO DEFRAUD OR VIOLATE THE RULES IN ANY WAY IN CONNECTION WITH THIS GAME WILL BE PROSECUTED TO THE FULLEST EXTENT OF THE LAW AT SPONSOR'S SOLE AND ABSOLUTE DISCRETION. SPONSOR RESERVES THE RIGHT TO MAKE ANY INVESTIGATION INTO THE ELIGIBILITY OF A PARTICIPANT OR GAME PLAY AND DELAY THE AWARD OF ANY PRIZE DURING THE INVESTIGATION FOR ANY PERIOD OF TIME IT DEEMS NECESSARY AND PENDING THE RECEIPT OF ANY AND ALL INFORMATION IT DEEMS NECESSARY. IF SPONSOR SUSPECTS ANY PARTICIPANT OF ATTEMPTING TO DEFRAUD OR VIOLATE THE RULES IN ANY WAY, SPONSOR RESERVES THE RIGHT TO DISQUALIFY THAT PARTICIPANT FROM THIS PROMOTION.**

9. List of Prize Winners. Sponsor will maintain identifying information for all prize winners. To receive a list of winners of prizes with a specified ARV of \$25.00 or more, mail a self-

addressed, stamped envelope accompanied by a signed, hand-printed request to Shore United Bank WebDecoder® Game, One Point Inc, 101 Poplar St. Scranton PA 18509 Attn: Bernie Mapolski. All requests must be received by October 16, 2020.

10. Sponsor. Shore United Bank 12905-B Ocean Gateway Ocean City, MD 21842 443-856-2180

11. Intellectual Property. The intellectual property being used in the Game is protected by U. S. Patent No. 6406062 and other patents issued and/or pending worldwide that are owned by Hidden Image Technology Solutions, LLC ("HITS"). The registered trademark WebDecoder® is the property of HITS. Other trademarks and trade names appearing in these Rules are the property of Sponsor or their respective owners.

