

OFFICIAL RULES

A Dam Good Reason To Shop Local

Beaver, Utah Disaster Relief, Local Business Community Drawing

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE AN INDIVIDUAL'S ODDS OF WINNING.

Promotion Period: September 1, 2026 through September 30, 2026

Drawing Date: October 1, 2026

Sponsor: BIG Chamber of Commerce (the "Sponsor")

Co-Sponsor/Administrator: Utah Independent Bank ("UIB" or the "Co-Sponsor")

The Sponsor and Co-Sponsor are pleased to conduct the Beaver, Utah Disaster Relief Local Business Community Drawing (the "Promotion") to encourage and support participation in the local Beaver business community. The Promotion is subject to these Official Rules. By participating, each entrant agrees to be bound by these Official Rules and by the decisions of the Sponsor and Co-Sponsor, which shall be final and binding to the extent permitted by law.

1. ELIGIBILITY

The Promotion is open to eligible individuals who are residents of the United States and who satisfy all requirements contained in these Official Rules.

There is no minimum age requirement to participate, unless otherwise required by applicable law or by the terms of a particular prize. Entrants under the age of 18 may be required to have a parent or legal guardian provide consent and/or accept a prize on the entrant's behalf.

Employees, officers, directors, and representatives of the Sponsor, Co-Sponsor, participating businesses, and their respective parent companies, subsidiaries, affiliates, advertising and promotional agencies, and immediate family members or members of the same household of such persons are not eligible to participate or win.

For purposes of these Official Rules, "immediate family" includes spouse, parent, child, sibling, grandparent, and grandchild, whether by blood, marriage, or adoption. The Sponsor and Co-Sponsor reserve the right to verify the eligibility of any entrant or potential winner and to disqualify any person who does not satisfy these Official Rules.

2. PROMOTION PERIOD

The Promotion begins at 12:00:01 a.m. Mountain Time on September 1, 2026 and ends at 11:59:59 p.m. Mountain Time on September 30, 2026 (the “Promotion Period”).

Only qualifying transactions completed during the Promotion Period are eligible for purchase-based entries.

Entries must be received in accordance with the procedures and deadlines described in these Official Rules.

3. PARTICIPATING BUSINESSES

Only purchases from businesses designated by the Sponsor or Co-Sponsor as participating businesses in the Promotion (“Participating Businesses”) are eligible for purchase-based entries.

A current list of Participating Businesses may be made available through promotional materials, participating business locations, the Promotion website, QR codes, or other methods selected by the Sponsor or Co-Sponsor.

The Sponsor and Co-Sponsor reserve the right to add, remove, or modify the list of Participating Businesses during the Promotion Period.

Purchases from businesses that are not Participating Businesses are not eligible for purchase-based entries.

4. HOW TO ENTER

Eligible entrants may receive entries through either of the following methods:

A. Purchase-Based Entry

During the Promotion Period, an eligible entrant may make a qualifying purchase from a Participating Business and submit the corresponding receipt through the designated Promotion entry system.

For every **\$10.00 in qualifying purchase value**, the entrant will receive **one (1) entry**.

Qualifying purchase amounts are calculated using whole \$10 increments. Amounts less than the next full \$10 increment do not result in an additional entry. For example:

- A qualifying purchase of \$10.00 = 1 entry
- A qualifying purchase of \$29.99 = 2 entries
- A qualifying purchase of \$50.00 = 5 entries
- A qualifying purchase of \$99.99 = 9 entries
- A qualifying purchase of \$125.00 = 12 entries

There is no maximum number of purchase-based entries an eligible entrant may receive during the Promotion Period, subject to these Official Rules. Entries are validated by a member of the sponsoring and/or co-sponsoring organization.

B. Alternative Method of Entry

An eligible individual may enter the Promotion without making a purchase by contacting Utah Independent Bank and requesting one (1) free entry.

The free-entry method will provide the same opportunity to participate in the Promotion without requiring a purchase. Instructions for obtaining the free entry may be obtained from Utah Independent Bank. To obtain a free entry, please visit the Beaver Branch of Utah Independent Bank, and request to be entered into the promotion. Entrants will receive one (1) entry into the promotion; additional purchases will not increase the entrants chances of winning.

A request for a free entry must be received no later than the end of the Promotion Period unless otherwise specified by the Sponsor or Co-Sponsor.

5. RECEIPT SUBMISSION REQUIREMENTS

To receive purchase-based entries, an entrant must submit the required information through the designated online entry system or, where available, obtain assistance at a Utah Independent Bank branch.

Required information may include:

- Entrant's first and last name;
- Telephone number and/or email address;
- Name of the Participating Business;
- Date of purchase;
- Total qualifying purchase amount;
- Receipt or transaction number; and
- A legible photograph, scan, or other acceptable image of the qualifying receipt.

The Sponsor or Co-Sponsor may request additional information reasonably necessary to verify an entry.

Receipts must be genuine, legible, and capable of being reasonably verified.

An entrant may submit a receipt only once. A receipt may not be divided, duplicated, altered, or otherwise submitted multiple times for additional entries.

If a receipt contains multiple transactions, only the transaction or transactions meeting the requirements of these Official Rules will be considered.

6. QUALIFYING PURCHASES

A "Qualifying Purchase" is a bona fide purchase of goods or services from a Participating Business during the Promotion Period.

The purchase must be completed and paid for by the entrant.

The following may be excluded from qualifying purchase calculations, at the discretion of the Sponsor or Co-Sponsor:

- Taxes;
- Tips or gratuities;
- Gift card or gift certificate purchases;
- Returned, refunded, cancelled, or voided transactions;
- Purchases made with the intent to return the merchandise or cancel the transaction;
- Transactions that are not bona fide purchases of goods or services; and
- Any other transaction that the Sponsor or Co-Sponsor reasonably determines does not comply with the purpose or terms of the Promotion.

If a qualifying purchase is subsequently returned, refunded, cancelled, or otherwise reversed, any entries awarded based on that transaction may be cancelled.

7. RECEIPT VERIFICATION AND ENTRY VALIDITY

All entries are subject to verification by the Sponsor or Co-Sponsor.

An entry may be rejected or disqualified if it:

- Is incomplete;
- Contains inaccurate or false information;
- Cannot be verified;
- Contains an illegible or altered receipt;
- Uses a receipt that has previously been submitted;
- Is submitted using fraudulent, deceptive, or unauthorized means;
- Results from a transaction that has been returned, refunded, cancelled, or voided;
- Violates these Official Rules; or
- Is otherwise determined by the Sponsor or Co-Sponsor, in their reasonable discretion, not to be a valid entry.

The Sponsor and Co-Sponsor are not responsible for lost, late, incomplete, inaccurate, illegible, misdirected, corrupted, or technically defective submissions.

Proof of submission does not constitute proof of receipt by the Sponsor or Co-Sponsor.

8. MULTIPLE ENTRIES

Eligible entrants may receive multiple entries during the Promotion Period.

There is **no cap on the number of purchase-based entries** an eligible entrant may receive, provided that each entry is based on a separate qualifying purchase or qualifying purchase amount and otherwise complies with these Official Rules.

Notwithstanding the number of entries an individual receives, **no individual may win more than one prize during the Promotion.**

Once an individual has been selected as a winner and confirmed as eligible, that individual will not be eligible for subsequent prizes in the same Promotion, and another eligible entrant may be selected.

9. DRAWING

The drawing will be conducted on or about October 1, 2026, from all eligible entries received during the Promotion Period.

The drawing will be conducted by the Sponsor or Co-Sponsor, or by an independent person or entity designated by them.

Potential winners will be selected at random.

The decisions of the Sponsor and Co-Sponsor regarding the administration of the Promotion, verification of entries, interpretation of these Official Rules, and selection of winners are final and binding to the extent permitted by law.

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

10. WINNER NOTIFICATION AND VERIFICATION

Potential winners will be contacted using the telephone number or email address provided with their entry.

A potential winner may be required to:

- Confirm his or her identity;
- Confirm eligibility;
- Provide additional contact information;
- Provide proof of identity or other documentation reasonably requested by the Sponsor or Co-Sponsor; and
- Complete and return any required affidavit, eligibility certification, release, or other documentation within the time specified.

If a potential winner cannot be contacted, fails to respond within the specified time, is determined to be ineligible, fails to provide requested documentation, or otherwise does not comply with these Official Rules, the prize may be forfeited and awarded to an alternate winner selected from the remaining eligible entries.

11. PRIZES

The number, description, and approximate retail value of the prizes will be announced separately in the Promotion's promotional materials.

Prizes are non-transferable and, except where required by law, may not be substituted, exchanged, or redeemed for cash.

The Sponsor and Co-Sponsor reserve the right to substitute a prize with another prize of equal or greater approximate retail value if a prize becomes unavailable.

All federal, state, and local taxes and any other expenses associated with acceptance or use of a prize are the sole responsibility of the winner unless otherwise expressly stated.

12. PRIZE CLAIMING

Unless otherwise stated in the applicable prize announcement, winners must claim their prizes by **October 7, 2026**.

A prize that is not timely claimed may be forfeited.

If a prize is forfeited, the Sponsor or Co-Sponsor may select an alternate winner from the remaining eligible entries. The same verification and eligibility requirements will apply to any alternate winner.

Winners need not be present at the time of the drawing.

13. PUBLICITY

Except where prohibited by law, acceptance of a prize constitutes permission for the Sponsor, Co-Sponsor, and their respective designees to use the winner's name, photograph, likeness, hometown, and/or statements regarding the Promotion for legitimate promotional purposes without additional compensation.

A winner may decline participation in promotional activities to the extent required or permitted by applicable law.

14. PERSONAL INFORMATION

Information collected from entrants will be used for purposes of administering the Promotion, contacting potential winners, verifying entries and eligibility, distributing prizes, and for other purposes disclosed at the time information is collected.

By entering, participants acknowledge that their information will be handled in accordance with the applicable privacy practices and policies of the entity collecting the information.

15. LIMITATION OF LIABILITY

By participating, each entrant agrees, to the fullest extent permitted by law, to release and hold harmless the Sponsor, Co-Sponsor, Participating Businesses, and their

respective officers, directors, employees, agents, representatives, affiliates, and promotional partners from and against claims, liabilities, losses, damages, costs, and expenses arising out of or relating to participation in the Promotion or acceptance, possession, use, misuse, or inability to use a prize, except to the extent caused by the negligence or willful misconduct of a released party.

The Sponsor and Co-Sponsor are not responsible for technical failures, telecommunications failures, internet or website interruptions, computer errors, unauthorized intervention, or other circumstances beyond their reasonable control that interfere with the administration of the Promotion.

16. FRAUD AND TAMPERING

Any attempt by an entrant or other person to deliberately damage, interfere with, manipulate, or undermine the legitimate operation of the Promotion may constitute a violation of law and may result in disqualification and/or other legal action.

The Sponsor and Co-Sponsor reserve the right to disqualify any individual whom they reasonably believe has tampered with the entry process, submitted fraudulent or duplicate receipts, manipulated the Promotion system, or otherwise violated these Official Rules.

17. MODIFICATION, SUSPENSION, OR TERMINATION

The Sponsor and Co-Sponsor reserve the right, to the extent permitted by law, to modify, suspend, or terminate the Promotion if fraud, technical failures, changes in law, or other circumstances beyond their reasonable control affect the integrity or proper operation of the Promotion.

If the Promotion is terminated or modified, the Sponsor and Co-Sponsor may, where legally permissible, conduct the drawing from among eligible entries received before the modification, suspension, or termination.

18. GOVERNING LAW

The Promotion and these Official Rules are governed by the laws of the State of Utah, without regard to conflict-of-law principles.

Any dispute arising out of or relating to the Promotion shall be subject to the applicable courts located in Utah, unless otherwise required by law.

19. OFFICIAL RULES AND WINNER INFORMATION

A copy of these Official Rules may be obtained from Utah Independent Bank or the Sponsor during the Promotion Period.

For questions regarding the Promotion, entrants may contact:

Utah Independent Bank

PO BOX 1030

Beaver, Utah 84713

435-438-2433

support@uib.bank

www.uib.bank

or

BIG Chamber of Commerce

510 W 800 S, Cedar City, UT 84720

435-586-4484

office@bigchamber.org

<https://www.bigchamber.org/>

20. ACCEPTANCE OF OFFICIAL RULES

Participation in the Promotion constitutes an entrant's full and unconditional agreement to these Official Rules and to the decisions of the Sponsor and Co-Sponsor, which are final and binding to the extent permitted by law.

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE AN INDIVIDUAL'S ODDS OF WINNING.

Good luck to all participants, and thank you for supporting Beaver, Utah's local businesses and community.