

Digital Banking Sweepstakes Terms & Conditions

Contest Rules:

This promotion is subject to all applicable federal, state and local laws and IRS regulations and is void where prohibited. This promotion shall be governed by and construed in accordance with the laws of the State of Michigan. All participants agree to these terms and conditions by participating in this promotion.

Eligibility:

No purchase is necessary to win, and making a purchase will not improve the chance of winning. The promotion is open only to legal residents of the fifty (50) United States and the State of Michigan who are 18 years of age or older. Void where prohibited by law. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of West Shore Bank, and affiliated companies are not eligible to enter. The Contest is subject to all applicable federal, state, and local laws and regulations.

How to participate:

1. **Automatic Entry:** One entry into the drawing automatically occurs for current and new customers upon enrolling in digital banking and linking an external account OR setting up a savings goal in the Savings Center in the West Shore Bank digital banking platform within 90 days of enrollment to be entered into a drawing for a chance to win a \$100 Amazon gift card.
2. **To enter without purchase,** send a 3" x 5" card with your name, mailing address, and phone number clearly and legibly written on it to Digital Banking Promo (retail value \$100), West Shore Bank, 400 E. Eighth Street, Traverse City, MI 49685. Mail-in entries must be postmarked by one of the following dates: February 5, 2026 and received by the third business day following that date to be eligible.

There is a limit of one entry per person and mail-in entries must be sent in a postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. Entries become the property of West Shore Bank and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

The promotion entry period begins at the start of business on Monday, January 6, 2026, and ends at the close of business on Tuesday, February 5, 2026. Available prizes include (1) \$100 Amazon gift cards. This prize will be announced on May 6, 2026, and awarded by May 13, 2026. Actual odds of winning a prize will depend upon the total number of eligible entries received during the promotion entry period.

Drawings, Determination & Notification of Winners:

Random drawings from all entries received during the promotion entry period will be held on May 6, 2026. They will be conducted under the auspices of West Shore Bank, the contest sponsor, whose decisions are final and binding on matters relating to this promotion. West Shore Bank will notify the winners by U.S. mail and/or telephone immediately following the drawing.

All prizes must be picked up by winners, at their expense, at their closest banking location at which they are awarded within 30 days of notification that a prize has been won. Valid photo identification will be required to claim all prizes. Unless other arrangements are made, any prizes that are not claimed during the specified period will not be awarded and will be retained by the bank for further disposition as it sees fit. The winner will be notified by a traceable method of delivery and, where required, will need to sign for the delivery.

All prizes are awarded on an as-is, where-is basis. Excepting the choice of color and case size as described in the "Prizes" paragraph above, no substitutions are permitted except when an item is no longer available from the manufacturer or vendor. In such cases, the bank reserves the right to substitute an item with an equivalent retail value. Any expenses related to the acceptance or use of a prize are the sole responsibility of the recipient. This includes but is not limited to taxes (if applicable) and to any expenses associated with pick-up/delivery, ownership and use of the prize.

Miscellaneous and Conditions of Participation:

Except where prohibited by law, all issues concerning the construction, validity, and enforcement of the promotion rules, or the rights and obligations of the participants and West Shore Bank, shall be construed and governed by the laws of the state of Michigan without regard to conflicts of law. All suites or claims brought in connection with the promotion must be brought in a state or federal court in Michigan. Taxes and fees, if any, are the sole responsibility of the winner. By entering the promotion, participants fully and unconditionally agree to be bound by these official rules and the decisions of West Shore Bank, which will be final and binding on all matters relating to the promotion, and warrant that (s)he is eligible to participate in the promotion. West Shore Bank reserves the right to disqualify any participant if the promotional rules are not followed.

Release:

Each participant agrees, except where prohibited by law, to release and discharge, hold harmless, and indemnify West Shore Bank, their employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all other associated with the development and execution of the promotion, from any and all tax liability that may be imposed or associated with receipt or use of the prize, and from and against any and all claims, actions, proceedings, and liability for damages, expenses, fees, injury, or losses sustained in connection with the receipt, ownership, use, or misuse of the prize or while traveling to, preparing for, or participating in any promotion-related activity.

Publicity:

Except where prohibited by law, by participating in the promotion, participants grant to West Shore Bank the right to publicize the participant's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without the opportunity to review.

Limitations of Liability:

West Shore Bank, its employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and

execution of the promotion shall have no responsibility or liability for (i) any incorrect or inaccurate information, whether caused by the participants, printing errors, or by any of the equipment or programming associated with or utilized in a promotion; (ii) technical failures of any kind, including but not limited to, malfunctions, interruptions, or disconnections in telephone network or network hard or software; (iii) unauthorized human intervention in any part of the entry process of the promotion; (iv) technical human error which may occur in the administration of the promotion; or (v) failed, incomplete, garbled, jumbled, corrupted, or delayed computer transmissions which may limit an individual's ability to enter the promotion, including any injury or damage to the participants or any other person's computer relating to or resulting from entering the promotion or downloading any materials related to the promotion.

Participant's Personal Information:

West Shore Bank and its representatives will maintain information collected from entrants in accordance with applicable federal and state consumer privacy laws, rules, and regulations.

Copy of Rules:

For a copy of these official promotional details, send a request and a self-addressed envelope to the address listed below:

West Shore Bank
Marketing Department
400 E. Eighth Street
Traverse City, MI 49685