



# OFFICIAL RULES SAVE YOUR WAY ICELAND GETAWAY SWEEPSTAKES

**NO PURCHASE, ACCOUNT, ENROLLMENT, OR OBLIGATION NECESSARY TO ENTER OR WIN.**

**A PURCHASE OR OPENING AN ACCOUNT WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**VOID WHERE PROHIBITED BY LAW.**

*To enter the St. Mary's Bank, Save Your Way Iceland Getaway Sweepstakes (the "Sweepstakes"), you must agree to and abide by the following rules (these "Official Rules").*

**Sponsor:**

St. Mary's Bank, 200 McGregor Street, Manchester, NH 03102 ("**Sponsor**").

**Consumer Disclosures:**

**Prize:** One (1) potential winner of the Sweepstakes will receive one travel package voucher from AAA Travel® to use toward travel expenses (the "**Prize**").

**Approximate Retail Value of the Prize:** \$7,500.

**Odds of Winning the Prize:** Depends on the number of eligible entries received during the Sweepstakes Period (as defined below).

**Additional Terms:**

The Prize is not redeemable for cash, is non-transferable and may not be resold. Sponsor will not replace lost or stolen prizes. Use of the voucher is subject to the terms and restrictions of AAA Travel®. All federal, state, and local taxes and all other expenses not specifically stated herein are the sole responsibility of the potential winner. The potential winner will receive a Form 1099-MISC for the value of the Prize.

**Sweepstakes Period:** The Sweepstakes begins at 12:00 a.m. (EST) on April 28, 2025, and ends at 11:59 p.m. (EST) on June 30, 2025 ("**Sweepstake Period**"). Entrants are solely responsible for determining the corresponding time zone in their respective jurisdictions.

**How to enter (limit one (1) entry per person regardless of entry method):**

**Automatic Entry:**

You'll receive **automatic entry** by:

- Opening a promotional savings account (Save Your Way Promotion) with an opening account balance of at least \$2,000.
- Maintaining an average minimum daily balance of \$2,000 during the full six-month period June 30-December 31, 2025.

- Establishing a recurring deposit of at least \$25 by June 30, 2025.
- Maintaining the monthly recurring deposit for six consecutive months.
- The six-month qualification period must be completed by December 31, 2025.

Eligibility for the drawing is contingent on successful completion of all qualifying criteria. Incomplete qualifications will result in disqualification from the prize drawing.

*Alternate Method of Entry:*

To enter without opening an account or making a deposit, mail a 3” x 5” card with your hand-written full legal name, legal address, city, state, ZIP code, date of birth, phone number, and email address to: St. Mary’s Bank, Marketing Department, PO Box 990, Manchester, NH 03105. The entry must reference “**Iceland Getaway Sweepstakes.**” Mail-in entries must be postmarked by June 30, 2025, and received by July 5, 2025, to be eligible. Proof of mailing does not constitute proof of delivery.

Entries that are mechanically reproduced, copied, illegible, incomplete, inaccurate, or otherwise noncompliant with these Official Rules will be disqualified.

Sponsor is not responsible for any lost, late, misdirected, incomplete, illegible, or damaged entries.

Use of automated entry devices or programs, or entries by third parties, is prohibited. Personal information collected in connection with the Sweepstakes may be used in accordance with the St. Mary's Bank Privacy Policy, available at <https://www.stmarysbank.com>.

By entering, entrants agree to be bound by and acknowledge compliance with these Official Rules including eligibility requirements. Responsibility for receipt of entry rests solely with the entrant. All entries become the property of Sponsor and will not be returned.

**Limit one (1) entry per person regardless of method of entry.**

**The odds of winning are the same whether via automatic entry or via alternate method of entry.**

**Eligibility:**

The Sweepstakes is open only to individuals who are legal residents of New Hampshire and who are at least eighteen (18) years of age. If you are not a legal resident of New Hampshire or you are not the required age as of time of entry, then you are not eligible to participate in the Sweepstakes or to win a prize.

Any company involved in providing prize for or administering the contest, employees, volunteer officials, affiliates, officers, directors, agents, representatives of St Mary's Bank (“**Ineligible Entrants**”) as well as immediate family of any Ineligible Entrants (spouse, mother, father, sister, brother, daughter, or son) or member of the same household (whether related or not) of any employee are not eligible to win. The Sweepstakes is void where prohibited and subject to all federal, state and local laws and regulations.

By entry in the Sweepstakes, each entrant fully and unconditionally agrees to and accepts these Official Rules, the information provided on the promotional website, and the decisions of Sponsor (and their authorized representatives), which are final and binding with respect to all matters pertaining to the Sweepstakes and all elements thereof.

**Drawing and Notification:**

One (1) potential winner will be selected in a random drawing among all eligible automatic and mailed-in entries received. The random drawing will be conducted by Sponsor on or about January 30, 2026.

The potential winner will be notified by phone, email or mail (or such other method as determined by Sponsor based on contact information provided in entering the Sweepstakes). The potential winner must contact Sponsor within three (3) business days from first notification attempt to confirm their eligibility to win and intent to claim the Prize (“**Recipient Acknowledgement**”). If the potential winner fails to contact Sponsor within the specified period, then such a person shall forfeit the Prize and shall be disqualified, and an alternate potential winner will be selected from the remaining pool of entries.

The Prize shall be reported to the Internal Revenue Service for tax purposes as required by law. Awarding of the Prize is subject to execution of Affidavit and Release forms by the potential winner, completing a Publicity Release as well as providing valid government-issued photo identification (“**Acceptance Requirements**”). Failure of the potential winner to fulfill the Acceptance Requirements may result in potential winner's forfeiture of the Prize and Sponsor's selection of an alternate potential winner(s) from remaining eligible entries.

**Claiming Prize:**

The Prize will be delivered to the Potential winner within ten (10) days of the date of notification subject to Recipient Acknowledgement and completion of the Acceptance Requirements.

All federal, state, or other tax liabilities, including income taxes arising from acceptance of the Prize, are solely the responsibility of the potential winner. Except where prohibited by law, entry and acceptance of the Prize constitute permission to use the potential winner's name, likeness, photograph, likeness, statements, biographical information, and voice for advertising and promotional purposes in any media without further compensation. This publicity release is voluntary and shall not apply where restricted by state law.

**Sweepstakes Conditions:**

The Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decision of Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning a prize if, at its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, deception or unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or Sponsor representatives. The Sponsor is not responsible for technical, hardware or software malfunctions, telephone failures, lost or unavailable network connections, or failed, inaccurate, incomplete, garbled or delayed electronic communications, or for any human or mechanical error that may occur in the processing of the entries in the Sweepstakes. If for any reason this sweepstakes is not capable of running as planned, including, but not limited to, technical issues, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then Sponsor reserves the right, at its sole discretion, to cancel the online entry portion of the Sweepstakes and to award all prize(s) by conducting a random drawing from all eligible entries received. The Sponsor is not responsible for any kind of printing, technical, or other similar error in the selection process, and the Sponsor reserves the right to cancel all or part of the contest and/or to declare a potential winner inedible in such a situation. The Sponsor has the exclusive power to interpret the rules. The Sponsor has the right to substitute a prize of “equal or greater value” in the event that the Prize is not available. Sponsor's decisions regarding any and all matters related to the Sweepstakes are final and binding. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE SUBJECT THE ACTOR TO CRIMINAL AND CIVIL PENALTIES, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING CRIMINAL PROSECUTION.

## **LIMITATIONS OF LIABILITY:**

**BY PARTICIPATING IN THE SWEEPSTAKES, ENTRANTS AGREE TO THE FULLEST EXTENT PERMITTED BY LAW TO RELEASE, DISCHARGE, INDEMNIFY, DEFEND AND HOLD HARMLESS SPONSOR AND ITS OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS (COLLECTIVELY, THE “RELEASED PARTIES”) FROM AND AGAINST ANY CLAIMS, DEMANDS OR CAUSES OF ACTION AND ALL DAMAGES (INCLUDING ATTORNEY’S FEES) MADE BY THE ENTRANTS OR ANY OTHER THIRD PARTIES RELATED IN ANY WAY TO THE DEVELOPMENT OR OPERATION OF THE SWEEPSTAKES, AS WELL AS ANY OTHER CLAIMS, DAMAGES (INCLUDING ATTORNEY’S FEES) OR LIABILITY DUE TO ANY INJURIES, DAMAGES (INCLUDING ATTORNEY’S FEES) OR LOSSES (WHETHER ALLEGED, THREATENED, OR ACTUAL) TO ANY PERSON (INCLUDING DEATH) OR PROPERTY OF ANY KIND RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ACCEPTANCE, POSSESSION, MISUSE OR USE OF ANY PRIZE OR PARTICIPATION IN ANY SWEEPSTAKES-RELATED ACTIVITY OR PARTICIPATION IN THE SWEEPSTAKES, WHETHER OR NOT CAUSED BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES. THE PRIZE IS PROVIDED “AS IS” WITH NO WARRANTY, EXPRESS OR IMPLIED INCLUDING BUT NOT LIMITED TO WARRANTY OF FITNESS OF PURPOSE OR MERCHANTABILITY. IN NO EVENT SHALL THE SPONSOR BE LIABLE FOR ANY AMOUNT EXCEEDING THE VALUE OF THE PRIZE. THIS LIMITATION OF LIABILITY SHALL BE ENFORCEABLE TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, AND NOTEHR HEREIN SHALL BE DEEMED TO WAIVER ANY RIGHTS THAT CANNOT BE WAIVED UNDER APPLICABLE LAW.**

## **Rules/Potential Winner Information:**

To receive information on the potential winner or an additional copy of these Official Rules, mail a self-addressed, stamped envelope to: St. Mary’s Bank, Marketing Department, PO Box 990, Manchester, NH 03105. Please specify “**Save Your Way Iceland Getaway Sweepstakes Potential Winner**” in your communication. The winning information will be available after April 30, 2026.

## **Applicable Law:**

These Official Rules shall, in all respects, be governed, construed, applied, interpreted and enforced in accordance with the laws of the State of New Hampshire, excluding its choice of law rules

## **Opt-Out:**

If you do not wish to receive future sweepstakes mailings from St. Mary’s Bank, you may request to be removed from our sweepstakes mailing list. To opt out, send a written request including your full name and mailing address to:

## **Sweepstakes Opt-Out Request:**

St. Mary’s Bank, Marketing Department, PO Box 990, Manchester, NH 03105  
Or call us at: **1-888-786-2791**

Please allow 4–6 weeks for your request to be processed. Your request to opt out will not affect your eligibility for this Sweepstakes if you have already entered.