

## OFFICIAL RULES

### America 250 Philadelphia Hometown Checking Sweepstakes

**NO PURCHASE, ACCOUNT RELATIONSHIP OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE, ACCOUNT RELATIONSHIP OR TRANSACTION DOES NOT INCREASE YOUR CHANCES OF WINNING.** Void outside the states of PA, NJ, DE and MD. The Sweepstakes is subject to applicable federal, state and local laws and regulations and is void where prohibited or restricted.

**Sponsor:** Firsttrust Bank, 1 Walnut Grove Dr, Horsham, PA 19044

**Administrator:** Firsttrust Bank

This Sweepstakes is in no way sponsored, endorsed, administered by, or associated with the America 250 Philadelphia Celebration. Any questions, comments or complaints regarding the Sweepstakes must be directed to the Sponsor, and not to America 250 Celebration Committee.

**1. Eligibility.** The Firsttrust America 250 Philadelphia Hometown Checking Sweepstakes (“Sweepstakes”) is only open to legal residents of PA, NJ, DE and MD, who are 18 years of age or older at the time of entry (“Entrant”). Employees, officers and directors of Firsttrust Bank and its subsidiaries (the “Sponsor”), their immediate families (parent, child, sibling & spouse and their respective spouses, regardless of where they reside) and persons living in the same households as such individuals (whether related or not) are not eligible to participate in the Sweepstakes.

**2. Timing.** The Sweepstakes will consist of one drawing on August 1, 2026 for a chance to win one (1) overnight stay at the Hotel Monaco in Philadelphia and a \$500 Visa® gift card. In addition, ten (10) winners will be chosen for a family pack to the Philadelphia Zoo and ten (10) will be picked for Franklin Institute tickets. The Sweepstakes begins on May 1, 2026, and ends on July 31, 2026 at 11:59 PM (“Sweepstakes Period”).

**3. How to Enter.** During the Sweepstakes Period, Firsttrust will advertise through paid media, social posts (Facebook and Instagram), email campaigns to customers and non-customers, and advertise via our website Firsttrust.com. Participants who wish to enter the Sweepstakes will be entered automatically by opening a new account by the entry deadline of 07/31/26. Non-customers and already existing customers can enter by completing the online entry form at Firsttrust.com by the same entry deadline. The entry form will collect the Entrant’s name, email address, and phone number. All entrants must also agree to these Official Rules, provide their date of birth, and confirm that they live in Firsttrust’s service area of PA, NJ, DE or MD. Limit one entry per person (email address) per Entry Period.

**THIS SWEEPSTAKES IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH INSTAGRAM OR FACEBOOK.**

**4. Entry Guidelines.** Use of computer programs and other automatic means to enter the Sweepstakes is prohibited and will result in disqualification. Normal Internet access and phone/usage charges imposed by your online/phone service may apply. Standard data usage rates may apply. See your wireless provider for pricing plan details. Entries generated by script, macro or other automated means and entries by any means which subvert the entry process are void.

**5. Sweepstakes Drawing.** There will be one (1) random drawing conducted on August 1, 2026 at 11:00 AM. One winner will be selected on August 1, 2026 by 12:00 PM for the grand prize. There will be 20 subsequent winners for 10 Philadelphia Zoo passes and 10 Franklin Institute passes. By entering, you grant permission to be contacted by Firsttrust Bank via the email address provided on the entry form.

You must comply with all terms and conditions of these Official Rules and winning is contingent upon fulfilling all requirements set forth herein. A potential winner is not an official winner ("Winner") until the potential winner's eligibility has been verified and they have been notified. Sponsor's decisions are final and binding in all matters related to the Sweepstakes.

**6. Winner Notification.** The potential winner will be notified by email within one business day of the drawing. If a Potential Winner cannot be contacted or has not responded within two days of the drawing, or he/she refuses the prize for any reason, such Potential Winner will be disqualified, and Sponsor will select an alternate Potential Winner by random drawing from all remaining eligible entries. If Potential Winner fails to execute the requested documents as set forth below within 24 hours of receipt of notification, he/she shall forfeit the prize and an alternate Potential Winner will be selected at random from the remaining eligible entries. Potential Winners will be required to sign an Affidavit of Eligibility, Liability & Publicity Release (collectively an "Affidavit"), a W-9 form containing the Potential Winner's social security number, and any other legal documents that Sponsor may request. In the event of a dispute as to any entry, the authorized account holder of the e-mail address used to enter will be deemed to be the Entrant. Each potential winner may be required to show proof of being the authorized account holder of the e-mail address used to enter.

**7. Prize.** One grand prize will be awarded to the Potential Winner, consisting of a one night stay at the Hotel Monaco in Philadelphia and a \$500 Visa gift Card. The approximate retail value of the prize is \$1000.00. Firsttrust has the right to substitute any prize with one of equal or greater value. There will be subsequent prizes of ten (10) family pack tickets to the Philadelphia Zoo and 10 family packs to the Franklin Institute, with an approximate retail value of \$150 each.

**8. Odds.** Odds of winning any prize is based on the number of eligible entries received. Odds of an individual's chance of winning will vary based on level of participation. No cash or other substitution, assignment or transfer of any prizes permitted, except by Sponsor, who reserves the right to substitute a prize or prize component with cash or another prize of comparable or greater value. The prize will be awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Winner is responsible for all (if any) federal, state, and local taxes and fees associated with the prize.

By accepting a prize, you grant permission for Sponsor and its designees to use your name, address (city and state), photograph, voice and/or other likeness and prize information for advertising, trade and promotional purposes without further compensation, notice, review or approval in all media now known or hereafter discovered, worldwide in perpetuity. You acknowledge and agree that your name may be posted on the Firsttrust Bank Instagram or Facebook account. Winners may be required to sign an Affidavit of Eligibility, Liability & Publicity Release when accepting prize.

By entering this Sweepstakes and/or receipt of any prize, you agree to indemnify and hold harmless Sponsor, Administrator, prize provider, including the Hotel Monaco (Kimpton Hotels), the Philadelphia Zoo and the Franklin Institute, their respective subsidiaries, affiliates, suppliers, distributors, advertising agencies, and prize suppliers, and each of their respective parents and affiliate companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any and all liability for losses, damages, rights, claims or causes of action of any kind, including without limitation, property damage, personal injury and/or death that Released Parties may incur in whole or in part, directly or indirectly, out of your participation in the Sweepstakes or from your acceptance, possession, use, or misuse of the prize awarded in connection with the Sweepstakes.

**9. General Conditions.** This Sweepstakes is governed by the laws of the United States and of the Commonwealth of Pennsylvania, without respect to conflict of law doctrines. All winners are solely responsible for any and all taxes and related expenses on any prize and may receive an IRS Form 1099 for the approximate retail value of such prize. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's

reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries received up to the time of the impairment. No more than the stated number of prizes in these Official Rules will be awarded. Sponsor, in its sole discretion, reserves the right to disqualify any individual who tampers with the entry process or the operation of the Sweepstakes or who acts in violation of these Official Rules or in an unsportsmanlike or disruptive manner, or engages in behavior that is intended to annoy, abuse, threaten or harass any other person.

**WARNING.** Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

**10. Limited Liability.** In consideration for entering this Sweepstakes, you agree that the Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by you, by printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to, malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any aspect of the Sweepstakes; (4) printing, typographical, technical, computer, network or human error which may occur in the announcement of the Winner or prizes or in any Sweepstakes-related matter or materials; (5) lost or stolen, garbled, or delayed entries; or (6) any injury or damage to you or to other persons or property which may be caused from your participation in the Sweepstakes and/or your downloading of any materials related to this Sweepstakes and/or use of the prize.

**11. Entrant's Personally Identifiable Information.** Entrant's personally identifiable information will only be shared as stated in these Official Rules. Firsttrust Bank's Privacy Disclosure, including our policy on sharing personal information, can be viewed by clicking [HERE](#), by contacting a Firsttrust Banking Specialist at 800-220-BANK or by email to [info@firsttrust.com](mailto:info@firsttrust.com).

**12. Winner List.** For a winner list, send a self-addressed stamped envelope with proper postage affixed to " **America 250 Philadelphia Hometown Checking Sweepstakes**" c/o Firsttrust Bank, 1 Walnut Grove Dr., Horsham, PA 19044 and tell us you are inquiring about the America 250 Philadelphia Hometown Checking Sweepstakes. Official Rules will be made available for 30 days following the end of the Sweepstakes. Winners will only be identified by first name.

**13. Sponsor.** Firsttrust Bank, 1 Walnut Grove Dr, Horsham, PA 19044.