

FIRSTRUST BANK “TAKE IT TO THE HOUSE SWEEPSTAKES” OFFICIAL RULES

NO PURCHASE OR ACCOUNT RELATIONSHIP NECESSARY TO ENTER OR WIN. A PURCHASE OR ACCOUNT RELATIONSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

1. Eligibility

The Firsttrust Bank Take it to the House Sweepstakes (“Sweepstakes”) is offered only in the United States to legal residents of Pennsylvania, New Jersey and Delaware who are 18 years of age or older as of the date of registration and are a named borrower on a qualifying loan or line of credit secured by a first or only mortgage lien on their primary residence (“Qualifying Home Mortgage Loan”). To be eligible to win, the Sweepstakes entry must be in the name of a person who is a named borrower on the Qualifying Home Mortgage Loan. Employees, officers, directors, agents and representatives of Philadelphia Eagles, LLC (the “Eagles”), Firsttrust Savings Bank (“Firsttrust Bank”) and any of their respective agencies, owners, subsidiaries and affiliates, advertising and promotion agencies, wholesale distributors and individual retail licensees or the immediate family (spouse, parent, sibling, child, or grandchild, regardless of where they live) or members of their same households (whether related or not) of each such individuals are not eligible to participate or win a prize. By entering, you agree to these Official Rules and the decisions of Firsttrust Bank (the judging organization), which are final and binding in all respects.

2. Sweepstakes Period

The Sweepstakes period begins on August 1, 2023 at 12:00 a.m. Eastern Time and ends at the time the final Eagles Home Game (defined below) of the 2023 National Football League (“NFL”) season concludes (the “Sweepstakes Period”). If for any reason the 2023 NFL football season is canceled or otherwise ends early, the Sweepstakes will end as well, regardless of whether there has been a Grand Prize winner.

3. Winning Event

If an Eagles player returns an opponent’s kickoff or punt for a touchdown (as determined by NFL Official Statistics) (a “Winning Event”) during an Eagles home game, there will be one (1) grand prize drawing. “Eagles Home Game” shall mean a Game played by the Philadelphia Eagles at Lincoln Financial Field during the 2023 NFL regular season and/or playoffs. An Eagles Home Game will include any game originally scheduled to take place at Lincoln Financial Field during the 2023 NFL season but which is played elsewhere. An Eagles Home Game will also include any playoff game in which the NFL designates the Eagles as the home team, whether or not the game is played at Lincoln Financial Field.

A touchdown resulting from a blocked punt or an onside kick returned for a touchdown will NOT qualify as a Winning Event. The Grand Prize drawing will occur after the game in which there is a Winning Event. (See Section 5). Even if more than one kickoff or punt is returned for a touchdown in an Eagles Home Game there will only be one (1) Grand Prize drawing. For purposes of this Sweepstakes there will be only one (1) Winning Event during the 2023 NFL season.

4. Entry

You may enter by going to www.firsttrust.com/mortgage-sweeps (“Website”) to access the entry form during the Sweepstakes Period and entering your name, address (no P.O. Boxes accepted), e-mail address, daytime telephone number with area code, and confirming that you are 18 years of age or older, are a named borrower on the Qualifying Home Mortgage Loan and agreeing to the Official Rules. Upon completing the entry form, and subject to the conditions below, you will automatically be entered into the Sweepstakes. Proof of entry or submission does not equate to proof of receipt. Entrants agree to be bound by these Official Rules. Please note that eligible entries must be received by 11:59:59 p.m. Eastern Time on the day before the date of the Winning Event to be eligible for the Grand Prize drawing.

LIMIT ONE ENTRY PER PERSON DURING SWEEPSTAKES PERIOD (REGARDLESS OF WHETHER MORE THAN ONE PERSON USES THE SAME E-MAIL ADDRESS). If more than one entry is received from an entrant during the Sweepstakes Period, only the first entry will be eligible and all subsequent entries will be disregarded. In the event of a dispute as to the identity of any online entrant, the authorized account holder of the e-mail address provided in the entry will be deemed to be the entrant. The “authorized account holder” is the natural person assigned the e-mail address by an internet access provider, online service provider or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. The potential winner(s) may be required to show proof of being the authorized account holder.

No responsibility is assumed for lost, late, incomplete, inaccurate, stolen, or misdirected entries; or for any computer, telephone, cable, network, satellite, electronic or internet hardware or software malfunctions, failures, connections, availability or garbled or jumbled transmissions, or service provider/internet/Website/use net accessibility or availability, traffic congestion or unauthorized human intervention. No mass entries or mechanically reproduced entries will be accepted. All entries become the exclusive property of the Eagles and will not be returned or acknowledged. Any attempts by an individual to access the Website via a bot, script or other brute-force attack will result in entries from that IP address becoming ineligible. The Eagles will prosecute any fraudulent activities to the fullest extent of the law. The Eagles and/or Firsttrust Bank reserves the right to suspend or terminate this Sweepstakes without notice if, in either of their sole discretion, the Sweepstakes is determined to be infected or otherwise corrupted.

5. Drawings

If there is a Winning Event, one (1) random drawing will be held on the first business day following the occurrence of the Winning Event from among all eligible entries received by 11:59:59 p.m. Eastern Time (ET) on the day before the date of the Winning Event. The drawing will be conducted by a representative of Firsttrust Bank. A time clock selected by Firsttrust Bank will be the official clock for this Sweepstakes. The winner of the drawing will be notified by e-mail, telephone, overnight courier or regular mail within approximately three (3) days of the drawing. If, after two (2) attempts, contact has not been made, the prize will be forfeited, and an alternate winner will randomly be selected from the eligible entries received during the Sweepstakes Period. Sponsor must speak with potential winner.

6. Prizes/Odds

In accordance with these Official Rules, one (1) winner will be selected for the first Winning Event that occurs at an Eagles Home Game. For the Winning Event drawing, one (1) Grand Prize winner will receive the following prize: one (1) prize to pay an existing first or only mortgage lien on the winner’s primary residence (Qualifying Home Mortgage Loan) up to a maximum \$150,000. If \$150,000 will not pay off the Qualifying Home Mortgage Loan then that amount (\$150,000) will be applied toward the principal balance on the winner’s Qualifying Home Mortgage Loan. Only one loan or line of credit is eligible to receive the Grand Prize payment and in no event will the amount of the Grand Prize be greater than the balance of the Qualifying Home Mortgage Loan (**maximum retail value: \$150,000**). The balance of the Qualifying Home Mortgage Loan will be determined as of the last business day prior to the day of the Winning Event drawing. Once the amount of the Grand Prize is determined, the amount of the Grand Prize will be paid directly to the financial institution that holds the Qualifying Home Mortgage Loan of the Grand Prize winner. Limit one Grand Prize per person or e-mail address (regardless of whether more than one person uses the same e-mail address) per Sweepstakes. **Odds of winning will be determined by the total number of eligible entries received during the Sweepstakes Period at the time of the drawing and whether the Winning Event occurs.** No assignment, transfer or substitution of prize is permitted except by Firsttrust Bank in its sole discretion. Taxes on or connected with the prize and the reporting consequences thereof are the sole and exclusive responsibility of the Grand Prize winner. Grand Prize winner will receive an IRS Form W-9 and a Form 1099 from Firsttrust Bank reflecting the final

actual value of the Grand Prize.

7. General Conditions

Winners may be required to execute and return an Affidavit of Eligibility, a Liability Release, and where lawful, a Publicity Release within a reasonable time of notification of the prize. To determine the amount of the Grand Prize, the winner will be required to show proof of their primary residence, which is the residence you use most of the time and which is most often listed as your address on your identification documents such as your driver's license or voter registration card as well as on your state and federal tax returns. In the event there is any question about which property you own is your primary residence, the Sweepstakes Sponsor will make that determination in its sole discretion. You must also authorize the financial institution that holds the Qualifying Home Mortgage Loan to provide the amount of the principal balance of the Qualifying Home Mortgage Loan to the Sweepstakes Sponsor. Failure to return documents timely, or if prize notification or prize is returned as non-deliverable, may result in disqualification with an alternate winner selected. Where permitted by law, winner irrevocably agrees to grant to the Eagles and Firsttrust Bank the right to print, publish, broadcast and use, worldwide in any media now known or hereafter developed, including but not limited to the world wide web, at any time or times, the winner's name, portrait, picture, voice, likeness and biographical information as news or information and for advertising and promotional purposes without additional consideration; and further without such additional compensation appear for, or provide biographical information for use in, any presentation or other activity which may include filming/audio/video/electronic or other recordings and/or interviews, as may be determined from time to time by the Eagles and/or Firsttrust Bank. Failure to make such appearances or grant such rights may result in disqualification with an alternate winner or potential winner selected; and while not obligated to do so, the Eagles and/or Firsttrust Bank may, in their sole discretion, bear such reasonable costs and expenses that the Eagles and/or Firsttrust Bank, in their sole discretion, deem appropriate for winners or potential winners to appear for a presentation or other activity. Further, each winner and entrant agrees to release and hold harmless the Eagles, Eagles Stadium Operator, LLC, the NFL, Firsttrust Bank and their respective affiliates and their respective directors, officers, managers, members, partners, shareholders, employees, representatives and agents from any and all liability for any injuries, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of a prize, participation in any Sweepstakes related activity, or participation in this Sweepstakes. **VOID WHERE PROHIBITED BY LAW. FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE, DEPOSIT OR OTHER TRANSACTION WITH FIRSTTRUST BANK WILL NOT INCREASE YOUR CHANCES OF WINNING. THE EAGLES AND/OR FIRSTTRUST BANK RESERVE THE RIGHT AT THEIR SOLE DISCRETION TO CANCEL, SUSPEND OR MODIFY THE SWEEPSTAKES OR THESE OFFICIAL RULES AT ANY TIME.**

8. Limitations of Liability

Neither the Eagles nor Firsttrust Bank is responsible for any incorrect or inaccurate information, whether caused by Website users, or tampering or hacking, or by any of the equipment or programming associated with or utilized in the Sweepstakes and they assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the Website. Neither of the Eagles nor Firsttrust Bank is responsible for injury or damage to participants' or to any other person's computer or any other device related to or resulting from participating in this Sweepstakes or downloading materials from or use of the Website. If, for any reason, the Sweepstakes is not capable of running as planned by reason of infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes which, in the sole opinion of Eagles and/or Firsttrust Bank, could corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Eagles and/or Firsttrust Bank reserves the right at its sole discretion to cancel, terminate, modify or suspend the Internet portion of this Sweepstakes for any drawing(s) and select the winner from Internet entries

received for that drawing prior to the action taken. IN NO EVENT WILL THE EAGLES, EAGLES STADIUM OPERATOR, LLC, THE NFL, FIRSTRUST BANK OR THEIR RESPECTIVE OFFICERS, DIRECTORS, MANAGERS, MEMBERS, PARTNERS, SHAREHOLDERS, EMPLOYEES, REPRESENTATIVES, AFFILIATES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF INTERNET SITE WWW.PHILADELPHIAEAGLES.COM OR THE WEBSITE OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITES. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THESE SITES IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

9. Disputes; Waiver of Jury Trial

As a condition of participating in this Sweepstakes, entrant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in the Commonwealth of Pennsylvania having competent jurisdiction, which Court shall apply the laws of the Commonwealth of Pennsylvania without regard for doctrines of conflict of law. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and participant further waives all rights to have damages multiplied or increased. TO THE GREATEST EXTENT ALLOWED BY LAW, THE PARTIES KNOWINGLY, WILLINGLY, AND IRREVOCABLY WAIVE ANY RIGHT TO A TRIAL BY JURY IN ANY DISPUTE OR CAUSE OF ACTION ARISING OUT OF OR RELATING TO THIS SWEEPSTAKES.

10. Winners List

For names of the winners send a **self-addressed** stamped envelope by February 28, 2024 to: Firsttrust Bank Take it to the House Sweepstakes - Winners List: 1 Walnut Grove Drive, Horsham, PA 19044. The names of winners may also be posted on www.firsttrust.com/mortgage-sweeps. 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.

Sponsor: Firsttrust Savings Bank, 15 E. Ridge Pike, Conshohocken, PA 19428

ABBREVIATED COPY:

FIRSTRUST BANK TAKE IT TO THE HOUSE SWEEPSTAKES

NO PURCHASE NECESSARY. Sweepstakes open to legal residents of PA, NJ, or DE, who are 18 years of age or older and are a named borrower on a qualifying loan or line of credit secured by a first or only mortgage lien on their primary residence. Sweepstakes begins 8/1/2023 at 12:00 a.m. ET and ends following the final Eagles Home Game of the 2023 NFL season. Void where prohibited. Enter and Official Rules at www.firsttrust.com/mortgage-sweeps.