



## Rules and Regulations

### No Purchase Necessary

### A Purchase will not Increase your Chances of Winning

1. Eligibility. The Fidelity Discount and Deposit Bank WebDecoder® Game (the "Game") is open to legal residents of the 50 United States (including D.C.) who are 18 years of age or older as of the date of participation in the Game. No purchase or submission to sales presentation necessary. Purchase does not increase chance of winning. Void where prohibited. Employees of Fidelity Bank, Wyoming Valley Motors, Safety Net Promotions, One Point, associated sponsors or agencies, and their family members and members of same household are ineligible. The Game begins at 8:30 a.m. EST on January 2, 2019 and ends at 6:30 p.m. EST on January 31, 2019 (the "Promotion Period") at Sponsor's participating location at 2363 Memorial Highway Dallas PA 18612. You must be present at a participating location during each location's business hours to decode your game piece and see what you have won starting January 12, 2019 through Jan 31, 2019. By participating, you agree to these official rules and regulations and the decisions of the judges, administrators and Sponsor, which shall be final and binding in all respects. In addition, you agree to release Sponsor and its affiliates, subsidiaries, and all coordinating agencies from any and all liability, claims or damages arising out of your participation, and the acceptance and use of any prize. Void where prohibited by law. Game pieces that are obtained through unauthorized or illegitimate channels or which are fraudulent will be void. Game pieces may be used only once.

2. How To Participate. You may participate in one of two ways: (i) by using the text messaging capabilities of a data capable or non-data capable mobile phone or other mobile device; or (ii) entry on your behalf by Sponsor's on-site representative. Text Messaging Method: Using the text messaging feature of a mobile device, text the designated keyword found on participating promotional materials to the specified short code and receive a reply message containing a link to the Game. Click the link to receive your hidden message mobile WebDecoder® game piece. Take your mobile WebDecoder® game piece to Sponsor's participating location and use the colored film on displays or filters provided by Sponsor's representatives to decode your hidden message and determine if you are a winner. If your mobile device does not have data capabilities, you will need to travel to Sponsor's participating location and obtain the assistance of Sponsor's representative to make a play for you. Standard text message rates apply. Your wireless service provider may charge you for each text message you send and receive. Consult your wireless service provider regarding its pricing plans. You must be a wireless service subscriber with text messaging service/capabilities and the ability to view the game piece using a participating service provider in order to enter. Not all cellular phone providers carry the necessary service to participate. Check your phone capabilities for specific text messaging instructions. Text-message game code requests must be received within the Promotion Period to be eligible. Entry on Your Behalf by Sponsor's On-Site Representative: For eligible participants who are not able to enter by way of the Text Messaging Method described above, Sponsor's on-site representatives at one of Sponsor's participating locations are able to enter a play for them using a dedicated portal. To participate using this method, eligible participants are required to provide their first and last name and other requested identifying information to Sponsor's representatives in order to validate their plays and once they have done so, the representatives will enter a play for them and let them know if they have won. Participation requests made by Sponsor's on-site representatives must be received within the Promotion Period to be eligible.

Winners of Vehicle and Cash will be determined by the time the game is played in a one minute randomly pre-determined time slice for the first 3,000 players. Only 1 winner of each may be given out for each prize. In the event of more than one person playing the game during the same time slice, the first person to play within that slice of time will win the prize. If no one plays during each pre-determined time slice that prize will not be given away.

4. Limit On Game Participation. Over the course of the Promotion Period, there is a limit of a maximum of one (1) game play per person or mobile device. If any game play or entry into the Game has been made in violation of the terms of the previous sentence, then Sponsor reserves the right, in its sole and absolute discretion, to disqualify the entrant and any such entry from any of the foregoing sources from participation in the Game. Any participant who attempts to play with mobile devices or under multiple identities, or uses any other device to play multiple times, will be disqualified.

5. Instant-Win Prizes; Approximate Retail Value (ARV); Odds. All prizes will be awarded instantly at Sponsor's participating locations. Set forth below is a detailed listing of the prizes available during the Promotion Period and their respective approximate retail values\*:

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# Fidelity BANK

Prize	Qty**	ARV/Each	Odds***
2019 BMW X5 Series SUV	1	\$69,055	1 in 40,920
\$10,000 Cash	1	\$10,000	1 in 40,920
Philips 50" TV	2	\$430	2 in 3000
Apple Ipad Pro	1	\$650	1 in 3000
Coleman Travel Grill	30	\$125	30 in 3000
Tailgate Cooler	250	\$17	250 in 3000
Tool Kit	60	\$11	60 in 3000
Camping Chair	50	\$22	50 in 3000
Bluetooth Speakers	60	\$19	60 in 3000
Stainless Steel Travel Mug	100	\$12	100 in 3000
Stadium Seats	28	\$11	11 in 3000
Ceramic Mug	1260	\$2.50	1260 in 3000
Power Bank Charger	200	\$12	200 in 3000
Tote Bag	710	\$1	710 in 3000

\*The approximate retail values of the described prizes also represent the maximum retail value of those prizes

\*\*Quantities for all prizes except Vehicle and Cash are set based upon an estimated 3000 plays over the Promotion Period and the number of prizes and odds of winning will vary if actual plays either exceed or fall short of the estimate

\*\*\* Winners of Vehicle and Cash will be determined by the time the game is played in a one minute randomly pre-determined time slice for the first 3000 players. Only 1 winner of each may be given out for each prize. In the event of more than one person playing the game during the same time slice, the first person to play within that slice of time will win the prize. If no one plays during each pre-determined time slice that prize will not be given away.

Offers are valid at participating locations only during the Promotion Period and are not valid on-line, for cash or cash equivalent.

6. Claiming and Redeeming an Instant-Win Prize. Each hidden message game piece will include a three (3) character alphanumeric claim code. In order to receive their instant-win prizes, participants must enter the claim code and, where applicable, redeem their prizes in the presence of Sponsor's representatives at a participating location. Only participants who have claimed and redeemed their game pieces as described in the preceding sentence will be eligible to win an instant-win prize. Vehicle and Cash grand prizes are subject to verification by Sponsor's agency Safety Net Promotions and if verified will be awarded within 30 days after verification.

7. Conditions of Participation. Participants are solely responsible for participating in the Game and redeeming prizes at a participating location by the end of the Promotion Period. Prizes may not be transferred or assigned. Taxes on all prizes are the sole responsibility of the winners. Games are subject to all applicable laws and restrictions. Acceptance of a prize constitutes the winner's permission to the Sponsor to include the winner's name on a list maintained by Sponsor, to disclose such list, and to use winner's name and/or likeness for purposes of advertising and promotion without additional compensation, unless prohibited by law. If permission is given by participants, email addresses, names and mobile phone numbers of participants may be used for future marketing solicitations by Sponsor.

8. Verification. All game materials are subject to verification. Game materials are null and void and will be rejected if not obtained through authorized, legitimate channels or if any part is counterfeited, illegible, mutilated, or tampered with in any way. Sponsor is not responsible for technical hardware or software failures of any kind, lost or unavailable network connections, or incomplete or garbled transmissions which might limit a participant's ability to participate in the Game. Sponsor reserves the right to cancel or modify the Game or disqualify a participant if fraud or technical failures destroy the integrity of the Game as determined by the Sponsor. If due to a programming or Game administration error, more prizes are claimed than are intended to be awarded in accordance with these rules, prizes will be awarded in a random drawing from among all eligible prize claims received. In no event will more than the stated number of prizes be awarded. **IMPORTANT: ANY ATTEMPT TO DEFRAUD OR VIOLATE THE RULES IN ANY WAY IN CONNECTION WITH THIS GAME WILL BE PROSECUTED TO THE FULLEST EXTENT OF THE LAW AT SPONSOR'S SOLE AND ABSOLUTE DISCRETION. SPONSOR RESERVES THE RIGHT TO MAKE ANY INVESTIGATION INTO THE ELIGIBILITY OF A PARTICIPANT OR GAME PLAY AND DELAY THE AWARD OF ANY PRIZE DURING THE INVESTIGATION FOR ANY PERIOD OF TIME IT DEEMS NECESSARY AND PENDING THE RECEIPT OF ANY AND ALL INFORMATION IT DEEMS NECESSARY. IF SPONSOR SUSPECTS ANY PARTICIPANT OF ATTEMPTING TO DEFRAUD OR VIOLATE THE RULES IN ANY WAY, SPONSOR RESERVES THE RIGHT TO DISQUALIFY THAT PARTICIPANT FROM THIS PROMOTION.**

9. List of Prize Winners. Sponsor will maintain identifying information for all prize winners. To receive a list of winners of prizes with a specified ARV of \$25.00 or more, mail a self-addressed, stamped envelope accompanied by a signed, hand-printed request to Fidelity Web-Decoder® Game, One Point Inc, 101 Poplar St. Scranton PA 18509 All requests must be received by Feb 28, 2019.

10. Sponsor. Fidelity Discount and Deposit Bank 101 North Blakely Street, Dunmore, PA 18512 (570) 342-8281

11. Intellectual Property. The intellectual property being used in the Game is protected by U. S. Patent No. 6406062 and other patents issued and/or pending worldwide that are owned by Hidden Image Technology Solutions, LLC ("HITS"). The registered trademark Web-Decoder® is the property of HITS. Other trademarks and trade names appearing in these Rules are the property of Sponsor or their respective owners.

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