

Rules and Regulations

No Purchase Necessary

A Purchase will not Increase your Chances of Winning

1. Eligibility. The Fidelity Deposit and Discount Bank WebDecoder® Game (the "Game") is open to legal residents of the 50 United States (including D.C.), excluding residents of Florida and New York, who are 18 years of age or older as of the date of participation in the Game, possess a valid government-issued photo ID and a valid U.S. Social Security Number or Tax ID Number, and are able to visit Fidelity Bank's Electric City Branch during its regular business hours within the Promotion Period to claim and redeem any prize won. No purchase or submission to sales presentation necessary. Opening an account, making a deposit, or conducting any other transaction with Sponsor is not required to participate. Purchase or any such transaction does not increase chance of winning. Employees of Fidelity Bank ("Sponsor"), Safety Net Promotions, One Point, associated sponsors or agencies and their family members and members of the same household are ineligible. The Game begins at 11:00 a.m. EDT on October 10, 2026 and ends at 2:00 p.m. EDT on October 23, 2026 (the "Promotion Period") and will take place at Sponsor's participating location at 507 Linden Street, Scranton, PA 18503. Plays may be made at any time during the Promotion Period. Prizes can be claimed and redeemed only in person at the participating location in the Commonwealth of Pennsylvania during its regular business hours within the Promotion Period, and no prize will be awarded anywhere else. The colored film or filters needed to reveal the claim code on your game piece are provided by Sponsor's representatives at the participating location. 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 entries that are obtained through unauthorized or illegitimate channels or which are fraudulent will be void. Game may be played only once.

2. How To Participate. You may participate in one of two ways: (i) by using the online access capabilities of a data capable mobile phone or tablet with Internet access; or (ii) entry on your behalf by Sponsor's on-site representative. **Online Access** Using the online access capabilities of a mobile phone or tablet, use the device's camera capabilities to read a QR code that will activate a link to the Game. After you have done so, click the link and enter your email address, which serves as your unique identifier for the Game, to receive your hidden message game piece and take it to Sponsor's participating location, using the colored film or filters provided by Sponsor's representatives to reveal the code 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 in the Game for you. You must have a data capable device with online access capabilities to participate using your own device and not all

cellular phone providers carry the necessary service to participate. 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 Online Access method described above, Sponsor's on-site representatives at the participating location 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 names 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.

Optional Reminder Sign-Up. Before the Promotion Period begins, the same link may allow you to enter your email address to receive a reminder about the Game. Signing up for a reminder is optional, is not a play or entry in the Game, is not required to participate, and does not affect your chances of winning. All activity recorded through the link before the Promotion Period begins will be cleared before the Game starts.

Winners of Vehicle and Cash will be determined by the time the Game is played in a randomly pre-determined 30 second time slice. There will be only one winner of each prize. In the event more than one person plays the Game during the same time slice, the first person to play will win the prize. If no one plays during a pre-determined time slice, that prize will not be given away.

3. 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, mobile device or email address. If any 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 more than one device or under multiple identities, or who uses any other device or means to play multiple times, will be disqualified.

4. Instant-Win Prizes; Approximate Retail Value (ARV); Odds. Winners of all prizes are determined instantly at the time of play. All prizes other than the Vehicle and Cash grand prizes will be awarded at the participating location at the time of redemption; the Vehicle and Cash grand prizes will be awarded as described in Section 5. Set forth below is a detailed listing of the prizes available during the Promotion Period and their respective approximate retail values*. The total approximate retail value of all prizes is \$102,389.

<u>Prize</u>	<u>Qty**</u>	<u>ARV/Each</u>	<u>Odds***</u>
2026 Jeep Grand Wagoneer	1	\$79,500	1 in 37,800
\$10,000 Cash	1	\$10,000	1 in 37,800
Apple iPad Pro	1	\$1,199	1 in 2,000
Philips 55" Class 7875 Series 4K UltraHD Ambilight Roku Smart TV	2	\$350	1 in 1,000
Ray-Ban Aviator Sunglasses	15	\$191	1 in 133
Folding Chair with Carrying Bag	30	\$25	1 in 67
Lagom Insulated 16 oz. Stainless Steel Tumbler with Straw	200	\$10	1 in 10
6-Pack Non-Woven Lunch Cooler Bag	200	\$5	1 in 10
Medium Rubber Duck	500	\$3	1 in 4
Cinch-Up Backpack	500	\$2	1 in 4
Garyline® ZRing Flyer	500	\$1.50	1 in 4
3" Football Shape Stress Ball	750	\$1.50	1 in 3

*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 2000 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. Medium Rubber Ducks, Garyline® ZRing Flyers, Cinch-Up Backpacks and 3" Football Shape Stress Balls are the only prizes available to participants in excess of the first 2,000, while supplies last.

*** Winners of Vehicle and Cash will be determined by the time the Game is played in a randomly pre-determined 30 second time slice. There will be only one winner of each prize. In the event more than one person plays the Game during the same time slice, the first person to play will win the prize. If no one plays during a pre-determined time slice, that prize will not be given away. Odds of winning a Grand Prize depend on the number of eligible participants and time of play. Fractional odds are rounded to the nearest whole number.

Offers are valid at participating location only during the Promotion Period and are not valid on-line, for cash or cash equivalent. Prizes are awarded as described; no cash or other substitution or transfer by winners. Sponsor reserves the right to substitute a prize of equal or greater value if a listed prize becomes unavailable. Vehicle model, color, trim, and options are at Sponsor's discretion.

5. 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 the participating location during its regular business hours, no later than the end of the Promotion Period. Prizes not redeemed by the end of the Promotion Period are forfeited. 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. Grand prize winners will be required to sign and return an Affidavit of Eligibility, Liability Release and, where lawful, Publicity Release, together with IRS Form W-9, within the time specified by Sponsor, or the prize may be forfeited. If verified, grand prizes will be awarded within 30 days after verification. Sponsor will issue IRS Form 1099 to any winner of prizes valued at \$600 or more in the aggregate.

6. Conditions of Participation. Participants are solely responsible for participating in the Game and redeeming prizes at the participating location by the end of the Promotion Period. Prizes may not be transferred or assigned. All federal, state, and local taxes, title, registration, licensing fees, insurance, and any other costs associated with acceptance and use of any prize are the sole responsibility of the winners. Participants are responsible for their own transportation to the participating location. 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. By signing up for a reminder, you agree to receive email about the Game, and each such email will include a means to unsubscribe. Email addresses, names and mobile phone numbers of participants will be used only to administer the Game, send requested reminders, and award prizes, and will be used for future marketing solicitations by Sponsor only if participants give separate permission.

7. 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 is not responsible for late, lost, misdirected, incomplete, stolen, or damaged entries, game pieces, or mail. 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. In the event of technical errors, printing errors, duplicate winning numbers distributed in error, tampering, or other circumstances affecting the integrity of the Game, the Game may be declared void and no grand prizes will be awarded. Any validly claimed prizes will be awarded. Unclaimed prizes will not be awarded. 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.

8. 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 WebDecoder® Game, One Point Inc, 101 Poplar St., Scranton, PA 18509. All requests must be received by November 22, 2026.

9. Sponsor. The Fidelity Deposit and Discount Bank, 101 North Blakely Street, Dunmore, PA 18512, [\(570\) 342-8281](tel:5703428281).

10. 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 WebDecoder® is the property of HITS. Other trademarks and trade names appearing in these Rules are the property of Sponsor or their respective owners.

11. Governing Law. The Game and these Rules are governed by the laws of the Commonwealth of Pennsylvania, without regard to its conflict of law principles. Any dispute arising out of or relating to the Game shall be brought exclusively in the state or federal courts located in Lackawanna County, Pennsylvania.