

Five Rivers Bank Concert Sweepstakes

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR TO CLAIM A PRIZE. A PURCHASE OR PAYMENT WILL NOT IMPROVE YOUR CHANCES OF WINNING.

About these Rules. Five Rivers Bank is holding two separate sweepstakes — one in New Jersey on July 10, 2026, and one in New York City on July 18, 2026. Each event is its own independent Sweepstakes with its own entry pool, its own drawing, and its own set of prizes. These Official Rules govern both events.

Sponsor: Each Sweepstakes is sponsored solely by Five Rivers Bank, 81 Rte 4 Ste 301, Paramus, New Jersey 07652 (“Sponsor”). Any questions, comments, or complaints regarding a Sweepstakes must be directed to Sponsor at the address above, and not to the artist, venue, ticketing platform, or event promoter.

Promotion Period: New Jersey sweepstakes: the Sweepstakes begins at 6pm and ends at 9:30pm Eastern Time (“ET”) on July 10, 2026, at New Jersey Performing Arts Center. **New York City sweepstakes:** the Sweepstakes begins at 6pm and ends at 9:30pm ET on July 18, 2026, at Carnegie Hall. All entries must be submitted electronically on the specified website before the close of that event’s Promotion Period. Sponsor’s clock is the official timekeeper for each Sweepstakes.

Eligibility: Each Sweepstakes is open only to legal residents of the United States who are 18 years of age or older at the time of entry and who are U.S. residents for tax purposes. Each entrant may enter only the event he or she attends, and a separate drawing is held for each event. No entry fee, purchase, payment, or Five Rivers Bank account is required to enter or to claim a prize.

Employees, officers, and directors of Sponsor and its parent company, related subsidiaries and affiliates, and of the Administrator, the concert venues, the event promoter, the ticketing platform, and their respective advertising and promotion agencies, as well as performers and event staff working the concerts, and the immediate family members and household members of each of the foregoing, are not eligible to enter or win a prize. “Immediate family” means spouse, grandparents, parents, brothers, sisters, children, and grandchildren of the individual and of his or her spouse, and any individuals living in the same household as the individual, whether or not related. This also includes any individual for whom such a person is a current legal guardian.

Each entrant, by participating, agrees to be bound by these Official Rules and by the decisions of the Sponsor and Administrator, which are final and binding in all matters relating to the Sweepstakes. Void where prohibited or restricted by law. Each Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

How to Enter: During the applicable Promotion Period, visit the Five Rivers Bank booth at the concert venue and complete a free sweepstakes entry form on www.fiveriversbank.com/sharedsuccessdraw. All entries are treated equally, are drawn from a single pool for the applicable event, and have an equal chance of winning. Limit one (1) entry per person per event, regardless of the method of entry. Illegible, incomplete, inaccurate, mechanically or electronically reproduced, or duplicate entries, and entries generated by any automated means, are void. In the event of a dispute over the identity of an entrant, the entry will be deemed submitted by the natural person named on the entry, provided that person meets all eligibility requirements. Entry into a Sweepstakes constitutes full and unconditional acceptance of these Official Rules. person meets all eligibility requirements. Entry into a Sweepstakes constitutes full and unconditional acceptance of these Official Rules.

Prizes / Drawing: For each event, three (3) prizes will be awarded: one (1) First Prize of five hundred dollars (\$500), two (2) Second Prizes of two hundred and fifty dollars (\$250). Each prize will be paid by a check made payable to the verified winner. The total approximate retail value of the prizes for each event is one thousand dollars (\$1,000). No cash equivalent other than the stated cash prize, and

no transfer or substitution of a prize, is permitted, except that Sponsor reserves the right, in its sole discretion, to substitute a prize of comparable or greater value if an advertised prize becomes unavailable. Limit one (1) prize per person per event. The winner is solely responsible for the payment of all federal, state, and local taxes on the prize, and for any other costs and expenses not expressly described in these Official Rules. All winners also get the chance to take an exclusive photo with the performing artist, subject to availability.

For each event, a random drawing will be conducted from among all eligible entries received for that event, onsite at approximately 10pm on the night of each event. The drawing will be conducted using a numbered list of all eligible entries and a random-number generator, will be witnessed by at least two individuals who are not eligible to enter, and will be screen-recorded so that the selection can be verified. Winners need not be present to win. The odds of winning depend upon the total number of eligible entries received for the applicable event.

Notification: Potential winners will be notified by telephone and/or email announced at the venue the same night following the drawing for that event. To claim a prize, a potential winner must (a) verify identity and age with valid government-issued photo identification; (b) complete and return an IRS Form W-9, including a Social Security number or taxpayer identification number, which will be used only to report the winner's prize earnings to the Internal Revenue Service as required by law (a completed Form W-9 is a condition of receiving any prize of six hundred dollars (\$600) or more, and Sponsor will apply backup withholding where required by law); and (c) execute and return an affidavit of eligibility, a liability release, and, except where prohibited by law, a publicity release. Failure to timely return any requested document, return of a prize notification as undeliverable, or noncompliance with these Official Rules will result in disqualification, in which case Sponsor shall have no further obligation to that potential winner and an alternate winner will be selected at random from the remaining eligible entries for that event. Prizes will be delivered by check, at no cost to the winner, within fifteen (15) days after Sponsor's receipt of all required documents.

Sponsor will not represent to any person that he or she has won or has been selected to win a prize unless that person has in fact been selected as a winner in accordance with these Official Rules. By entering, entrants agree, except where prohibited by law, to Sponsor's use of their names, statements, and photographs or likenesses for advertising and promotional purposes in connection with this and similar promotions, in any and all media now known or later devised, without additional compensation; upon request, a winner agrees to confirm such consent in writing. In no event will more prizes be awarded than the number stated in these Official Rules for a given event.

Conditions of Entry: Use of any automated entry software or device is prohibited. Electronically or mechanically reproduced, illegible, incomplete, or inaccurate entries are void, and no facsimiles of entries will be accepted. By participating, entrants agree to comply with these Official Rules, including all eligibility requirements. Sponsor, Administrator, and their respective parent companies, subsidiaries, affiliates, divisions, advertising and promotion agencies, and each of their officers, directors, shareholders, employees, and agents (collectively, the "Releasees") are not responsible for incorrect or inaccurate transcription of entry information; for any human, printing, or technical error; for lost, late, stolen, illegible, misdirected, or delayed entries; for technical malfunctions of any network, computer equipment, or software; or for any inability to access a website or to submit an entry. Entry materials that have been tampered with or altered are void. If Sponsor determines, in its opinion, that there is any suspected or actual tampering with any portion of a Sweepstakes, or that technical difficulties or other causes beyond its reasonable control have compromised the integrity of a Sweepstakes, Sponsor reserves the right to void any affected entries and to suspend, modify, cancel, or terminate that Sweepstakes, in whole or in part, and to award the prizes in a random drawing from among all non-suspect eligible entries received as of the termination date. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision.

Limitation of Liability: By participating, entrants agree to release, indemnify, and hold harmless the Releasees, together with Satinder Sartaaj, the concert venues, the ticketing platform, and the event promoter, and each of their respective agents, representatives, officers, directors, shareholders, and employees, from and against any injuries, losses, damages, claims, actions, and liability of any kind

resulting from or arising out of participation in a Sweepstakes or the acceptance, possession, use, misuse, or nonuse of any prize, except where such release is prohibited by law and excluding claims arising from gross negligence or willful misconduct. As a condition of entering, each entrant agrees that: (a) under no circumstances will an entrant be permitted to obtain, and each entrant waives all rights to claim, punitive, incidental, consequential, or any other damages other than actual out-of-pocket expenses; (b) all causes of action arising out of or connected with a Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (c) any recovery shall be limited to actual out-of-pocket costs incurred, and in no event shall an entrant be entitled to attorneys' fees or other legal costs.

These Official Rules and each Sweepstakes shall be governed by and interpreted in accordance with the laws of the State of New York and/ or the State of New Jersey, without regard to its conflict-of-law principles, and jurisdiction and venue for any dispute shall lie solely in the state or federal courts located in the State of New York and/ or the State of New Jersey.

Not a Bank Product; No Purchase or Account Required: Each Sweepstakes is a promotional giveaway only. It is not a lottery, is not gambling, and is not a bank product, deposit account, or savings promotion. No purchase, payment, deposit, or Five Rivers Bank account is required to enter or to win, and entering will not affect the pricing or availability of any Five Rivers Bank product or service.

Privacy: Information collected from entrants is used by Sponsor to administer the applicable Sweepstakes — including to verify eligibility, conduct the drawing, notify winners, deliver prizes, and meet tax-reporting obligations — and is otherwise collected, used, and protected as described in Sponsor's Privacy Policy, available at www.fiveriversbank.com/privacy. Sponsor maintains reasonable administrative, technical, and physical safeguards designed to protect entrants' personal information, consistent with applicable law, including New York's and/ or New Jersey's data-security requirements. Sponsor will not sell entrants' personal information. Entrants who separately and expressly opt in on the entry form may also receive marketing communications from Sponsor and its affiliates; providing marketing consent is optional, is not a condition of entering or winning, and may be withdrawn at any time by following the unsubscribe instructions in any such communication.

Who Won: To request the names of the winners of either event, send an email with the subject line "Five Rivers Bank Concert Cash Giveaway" to getstarted@fiveriversbank.com, or a self-addressed stamped envelope to "Winners List — Five Rivers Bank Concert Cash Giveaway, 81 Rte 4 Ste 301, Paramus, NJ 07652," to be received no later than sixty (60) days after the July 18, 2026 drawing. The names will be released after the drawings have been conducted and the winners have been verified.

No Affiliation with Artist, Venue, Ticketing Platform, or Promoter: Satinder Sartaaj, New Jersey Performing Arts Center, Carnegie Hall, Ticketmaster, and the event promoter are not sponsors of either Sweepstakes and have no responsibility for or involvement in either Sweepstakes unless expressly stated in these Official Rules. Neither Sweepstakes is in any way sponsored, endorsed, or administered by, or associated with, the artist, the venues, the ticketing platform, or the event promoter. You understand that you are providing your information to Five Rivers Bank, and not to the artist, the venues, the ticketing platform, or the promoter, and that the information you provide will be used only for the purposes described in these Official Rules and Sponsor's Privacy Policy. Please direct any questions or comments regarding a Sweepstakes to Five Rivers Bank. All trademarks and names are the property of their respective owners and are used for identification purposes only.

Sponsor: Five Rivers Bank, 81 Rte 4 Ste 301, Paramus, NJ 07652.

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