



OFFICIAL CONTEST RULES

Choose Your Own **ADVENTURE GIVEAWAY!**

No Purchase Necessary to Enter or Win.

1. Eligibility

Open to legal residents of New York State, 18 years or older. Employees, officers, and directors of Pathfinder Bank and their immediate family members (spouse, parents, siblings, and children) and household members of each such employee are not eligible.

2. How to Enter

Entries accepted from 9:00 AM on August 25th, 2025 to 4:00 PM on September 5th, 2025 (EST) ("Promotion Period"). To enter:

- Fill out an entry form at Pathfinder Bank's East Syracuse Branch located at 6611 Manlius Center Road, East Syracuse, NY 13057 during the Promotion Period.
- Limit one entry per person, per day.

Open to customers and non-customers. No purchase or account opening is necessary to enter or win. A purchase does not improve your chances of winning.

3. Prizes

Two (2) winners will be randomly selected.

- **Grand Prize:** One (1) **\$1,000 Adventure Fund**, issued as a prepaid Visa® gift card.
- **Second Prize:** One (1) **YETI Camino 50 Camp Kit** valued at approximately \$500.

Prizes are non-transferable and may not be exchanged for cash. No substitution allowed except by sponsor in the event a prize becomes unavailable, in which case a prize of equal or greater value will be substituted.

4. Winner Selection

Winners will be selected in a random drawing on or around 4:00 PM, EST, on Friday, September 5th, 2025 from all eligible entries received. Odds of winning depend on the number of eligible entries received.

5. Winner Notification

Winners will be contacted by phone or email within two (2) business days of the drawing. If a potential winner cannot be contacted, fails to respond within seven (7) business days, or is found ineligible, an alternate winner may be selected.

6. General Conditions

By participating, entrants agree to be bound by these rules and the decisions of Pathfinder Bank, which are final. Winners may be required to sign an affidavit of eligibility, liability release, and publicity release where permitted by law.

Winners of prizes valued at \$600 or more will be issued an IRS Form 1099-MISC and are responsible for any applicable federal, state, and local taxes. Winners will be required to provide a valid Social Security Number for tax reporting purposes prior to receiving any prize.

Pathfinder Bank is not responsible for lost, late, misdirected, or incomplete entries or communications.

Our Privacy Policy can be found on our website at pathfinderbank.com/privacy-notice.

7. Sponsor

Pathfinder Bank, 214 West First Street, Oswego, NY 13126.

Void where prohibited. All federal, state, and local laws and regulations apply.



Member FDIC