Official Rules.
No Purchase Necessary to Enter or Win.
PIN-Based and International Transactions Not Eligible For Automatic Entry.

All entries, whether submitted by using a **consumer** Community Banking Company Debit MasterCard® card (hereinafter, "Card") as described below or by mail, have an equal chance of winning.

Eligibility: Contest open to legal residents of the 50 United States or the District of Columbia, except employees and their immediate families (spouses, parents, children, and siblings and their respective spouses); Bank Directors and their immediate families. This Contest is subject to all applicable federal, state, local laws and regulations. Void where prohibited.

How to Enter: Contest begins on **11/01/2026** and ends on **12/28/2026** ("Promotion Period").

1.) Automatically receive one (1) Contest entry for each **non-pin based consumer Card purchase** made in the U.S. during the Promotion Period. Account adjustment transactions/returns, PIN-based, International and BusinessCard transactions, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, cash advances, annual fees, balance transfers and/or other fees assessed on your account are not considered eligible transactions for automatic Contest entry. Entries from unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only purchases made with a Card that is in good standing (both at time of entry and winner selection) and issued by Community Banking Company to an identifiable end user and that are processed and submitted through MasterCard International Incorporated's U.S. transaction processing system during the Promotion Period are eligible for automatic entry; or

2) **To enter without making a purchase** and receive one (1) entry, hand print your name, complete mailing address, telephone number, date of birth, and the words "Skip the Pin, Sign and Win Contest" on a plain 3"x 5" piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: Skip the Pin, Sign and Win Contest, P.O. Box 130, Fitzgerald, GA 31750. **Enter as often as you wish by mail, but each entry must be mailed separately and be received by 12/28/2026**. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. Limit one (1) entry per envelope.

Your use of your Debit Card to make a purchase and/or your submission of a 3"x 5" mail-in entry constitutes your consent to participate in this Contest and your consent for Released Parties to obtain, use, and transfer your name, address and other information for the purpose of administering this Contest. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Contest -related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Contest , human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Contest.

Winner Selection: Potential winners will be selected each Friday beginning **11/06/2026**, with the final winner selected **12/28/2026**. Winner will be selected completely at random. Odds of winning the prize will depend on the number of eligible entries received for applicable drawing.

Miscellaneous: No transfer, assignment, or substitution of prizes except by Sponsor due to prize unavailability, and then for a prize of equal or lesser value. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner. If any prize notification letter is returned as undeliverable, winner will be disqualified and an alternate winner may be selected. By participating, entrants agree to be bound by these Official Rules and agree that: 1) Released Parties and their designees and assigns shall have the right and permission to use (unless prohibited by law) their name, voice, city/state of residence, biographical information, photograph, and/or likeness for advertising and/or trade and/or any other purpose in any media or format, online or offline, now or hereafter known without further compensation, permission, or notification; and 2) Released Parties and their designees and assigns and all of their respective officers, directors, employees, shareholders, representatives and agents shall have no liability and will be held harmless for any liability, loss, injury or death to entrant or any other person, including, without limitation, damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a prize or participation in this Contest .

CONSUMER DISCLOSURE: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. You have not yet won. PIN-based, International and Business Card transactions not eligible. Void where prohibited. Odds of winning depend on number of eligible entries received for applicable drawing. Starts **11/01/2026**. Ends **12/28/2026**.