Official Contest Rules—Interactive Teller Machine Private Viewing Giveaway

Frontier Bank

1) No account or obligation necessary to win. 2) To enter: The sweepstakes begins January 1, 2021 at 7:00 am Central Daylight Savings Time (CDT) and ends January 30, 2021 at 1:00 pm CDT ("Sweepstakes period"). Each individual will be entered every time they perform a transaction on the Interactive Teller Machine (ITM) with a limit of one entry per day. The ITM is located in the lobby and/or drive-up lane of Frontier Bank in Rock Rapids, Little Rock, George, IA as well as in the lobby and/or drive-up of both Frontier Bank's in Sioux Falls, SD and is available for use during normal ITM hours (Monday – Friday 7:00 am - 7:00 pm CDT and Saturdays 9:00 am - 1:00 pm CDT). Entries become the property of Frontier Bank and will not be returned. The Sweepstakes is open to any individual regardless if they have an active account with Frontier Bank or not. 3) Eligibility: Sweepstakes is open to legal U.S. residents, 18 years of age and older as of January 1, 2021. Employees, Shareholders, and directors of Frontier Bank, its parents, subsidiaries, affiliates, suppliers or their immediate families (spouses, parents, children and sibling, and each of their respective spouses) and member of the household of such individual are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state and local laws, regulations and taxes. By participating, entrant agrees to abide and be bound by the Official Contest Rules and to accept the decision of Frontier Bank as final in all respects. The winner may be required to establish eligibility and complete an affidavit of eligibility within fourteen (14) days of the winner being selected. Failure to comply with these Official Contest Rules, and/or failure to execute and return the required documents within the fourteen (14) days will result in disqualification and forfeiture of the prize. In that event, Frontier Bank may or may not, at its sole discretion, award the prize to an alternative qualifying winner. 4) Prize: Two qualified winners will receive a Cinemark gift card valued at \$165.56 to be used for a Private Viewing of the movie of their choice. Private Watch Party offering is only available for a limited time at participating theatres. Check your local theatre for showtimes and information regarding reopening schedule. Restrictions apply. No substitutions or rainchecks. Price may vary by showtime, location and movie selection. All prices subject to change. Movie selection is subject to change and may vary by theatre. Offer includes auditorium rental for one selected film only. Prizewinners will be drawn from qualified transactions. 5) Prize Restrictions: Federal, state and local taxes, and any expense relating to the acceptance and use of the prize not specified, are the sole responsibility of the winner. Limit one prize per person. 6) Drawing: On February 1, 2021, Prizewinners will be randomly selected. Drawing will be conducted at Frontier Bank in Rock Rapids, IA. Winners need not be present to win. 7) Odds: Odds of being selected as a sweepstakes winner will depend on the total number of eligible entries received. 8) Winners Notification/Prize Awards: Winner will be notified by phone. 9) Additional Terms: By participating, entrants agree to: a) The Official Rules and the decision of the employees and Frontier Bank, which shall be final in all respects; b) release, discharge and hold harmless, Frontier Bank, their respective parents, subsidiaries, affiliates, officers, directors, employees, advertising and promotional agencies, and suppliers from any liability, claims, or damages arising out of their participation in the Sweepstakes, and the acceptance, use, misuse, or possession of any prize. By accepting a prize, the winners agree to, where legal, the use of their names, hometown and likenesses for advertising and publicity purposes without additional compensation or consideration. 10) Limitations of Liability: Frontier Bank is not responsible for the printing of or typographical errors in any Sweepstakes-related materials; for technical issues that may arise which may cause the ITM to be inoperable for any period of time; or for transactions that are

processed late or incorrectly or are lost due to computer or electronic malfunction. Frontier Bank reserves the right to cancel or modify the Sweepstakes if fraud or technical failures compromise the integrity of the Sweepstakes as determined by Frontier Bank in its sole discretion. 11) Winners list: for the name of the winner, mail a self-addressed, stamped envelope to: "Frontier Bank ITM Promotion, Marketing Department, PO Box 551, Rock Rapids, IA 51246". Requests must be received no later than February 28, 2021. 12) Frontier Bank may prohibit entrants from participating and disqualify entries if entrants enter through means not described in the rules, attempt to circumvent the rules, or act with intent to annoy or harass any other entrant or Frontier Bank. Frontier Bank reserves the right to cancel or suspend the Sweepstakes. All decisions are final. FRONTIER BANK MAKES NO WARRANTY, REPRESENTATION OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF THE PROMOTION PRIZE INCLUDING, BUT NOT LIMITED TO QUALITY, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. Entrants agree that any and all claims, disputes and causes of action arising out of this Promotion shall be resolved without resort to class action, exclusively by the appropriate courts in Lyon County, Iowa in accordance with the laws of the State of Iowa, without giving effect to conflict of law rules which would cause the application of the laws of any other jurisdiction. 13) Sponsored by Frontier Bank, 301 First Avenue, Rock Rapids, IA.