

OFFICIAL RULES

NO PURCHASE, NEW ACCOUNT, ACCOUNT BALANCE OR TRANSACTION ACTIVITY REQUIRED TO ENTER OR WIN A PRIZE IN THIS SWEEPSTAKES.

A PURCHASE, OPENING AN ACCOUNT, AND/OR MAKING A TRANSACTION WILL NOT IMPROVE YOUR CHANCES OF WINNING.

SWEEPSTAKES ENTRY PERIOD: California Bank & Trust “Paperless Perks Sweepstakes” (“Sweepstakes”) starts at 12:01 am Pacific Time (“PT”) on 2/22/19 and ends at 11:59 pm (PT) on 6/28/19 (“Sweepstakes Entry Period”). There are three (3) Monthly Entry Periods within the Sweepstakes Entry Period. To qualify for a chance to win a Monthly Prize, your entry must be received during a given Monthly Entry Period. Refer to the chart below for details and entry deadlines. All Monthly entries received will be rolled over to the subsequent Monthly Prize random drawing, if any. Additionally, all Monthly entries received will automatically be entered in the Grand Prize random drawing. Follow instructions in the “How to Enter” section below to learn how to submit an entry.

Monthly Entry Period	Monthly Entry Period begins at:	Monthly Entry Period ends at:	Monthly Prize Value	Quantity of Prizes
1	12:01 am PT on 2/22/19	11:59 pm PT on 4/18/19	\$250	4
2	12:00 am PT on 4/19/19	11:59 pm PT on 5/19/19	\$250	4
3	12:00 am PT on 5/20/19	11:59 pm PT on 6/28/19	\$250	4

Grand Prize Entry Period begins at:	Grand Prize Entry Period ends at:	Grand Prize Value	Quantity of Prize
12:01 am PT on 2/22/19	11:59 pm PT on 6/28/19	\$2,500	1

ELIGIBILITY: Sweepstakes is open to legal residents of the state of California who are 18 years of age or older and are a customer who has an account with California Bank & Trust as of 2/21/19. Void outside of California and where prohibited by law. Employees of California Bank & Trust (the “Sponsor”), its respective subsidiaries and affiliates, advertising and promotion agencies or any other individual or company involved with the development or execution of this Sweepstakes, and members of their immediate families (parents, siblings, children, and each of their respective spouses and those living in the same household whether or not related) are not eligible to enter or win. By entering, you agree to comply with Official Rules, including all eligibility requirements. This Sweepstakes is subject to all federal, state, and local laws.

HOW TO ENTER: There are two (2) ways to enter the Sweepstakes:

eStatement Enrollment: Login to your California Bank & Trust online banking account at www.calbanktrust.com and follow the instructions to opt out of paper statement and agree to receive eStatement on your account during the Sweepstakes Entry Period. Each account enrolled in eStatement will automatically receive one (1) entry into a given Monthly Prize drawing (see chart above).

Mail-in entry: If you do not want to opt out of paper statements during the Sweepstakes Entry Period or if you opted out of paper statements prior to 2/22/19, you may enter the Sweepstakes by writing your name and California Bank & Trust account number (or business’ name and California Bank & Trust account number), primary address/business address, (if a business, we would also need the contact name and telephone number of the person responsible for making banking decisions on behalf of that company) on a piece of paper and mail it in a sealed, stamped envelope to: California Bank & Trust “Paperless Perks Sweepstakes”, 4320 La Jolla Village Drive, Ste 250, San Diego, CA 92122. To be eligible for a given drawing, your mail-in entry must be postmarked within an entry period stated on the above chart and received 5 days thereafter. If the last day of an entry period is on a Sunday or Federal Holiday, then your mail-in entry must be postmarked the next business day and received 5 days thereafter. **Regardless of entry method, limit one (1) entry per account. Entries received in excess of entry limitation herein will be disqualified. Your entry will be entered into the Monthly Entry Period it was received. Each**

eligible entry will be rolled over to the subsequent drawing(s). If an insufficient number of entries are received for a given Monthly Prize drawing, any remaining prizes not awarded for that Monthly Prize drawing will be awarded in the next subsequent Monthly Prize drawing until all prizes are awarded. Neither the Sponsor nor its designated agents assume responsibility for third parties' failure to act in accordance with Sponsor's instructions pertaining to the implementation of the Sweepstakes. All entries become property of the Sponsor and will not be returned or acknowledged. The Sponsor is not responsible for lost, late, damaged, ineligible, incomplete, misdirected or postage-due mail-in entries or for location personnel's failure to act according to Sponsor's instructions on handling entries or for human, technical or transmission errors which may occur in the processing of automatic entries.

PRIZES:

Four (4) Monthly Prizes will be awarded per Monthly Entry Period. Each Monthly Prize winner will receive \$250 cash (awarded in the form of a corporate check).

One (1) Grand Prize will be awarded at the conclusion of the Sweepstakes. Grand Prize winner will receive \$2,500 cash (awarded in the form of a corporate check).

If a winning entry is from a business, the check will be issued to the business and sent to the business address; such prizes will not be awarded to any individual unless the individual is the business' sole proprietor. Maximum value of all prizes guaranteed to be awarded: \$5,500.00. In order to win a Monthly Prize, you must remain actively enrolled in eStatement prior to a given random drawing. In order to win the Grand Prize, you must remain actively enrolled in eStatement throughout the Sweepstakes Entry Period. All applicable taxes, including any federal, state or local tax liabilities, are the sole responsibility of each winner. Limit: one (1) Monthly Prize per account. Monthly Prize winners remain eligible for the Grand Prize drawing.

ODDS: Odds of winning a Monthly Prize depend on total number of eligible entries received during a given Monthly Entry Period. Odds of winning a Grand Prize depend on total eligible entries received during the Sweepstakes Entry Period.

WINNER SELECTION: All winners will be selected at random within fourteen (14) days after the last day of each entry period. All random drawings will be conducted under the supervision of an independent judging organization ("Judges") whose decisions are final and binding in all matters related to the Sweepstakes.

WINNER NOTIFICATION: Winners will be notified by mail and/or courier service. Grand Prize winner will be required to complete and return an Affidavit of Eligibility and Liability/Publicity Release ("Affidavit/Release") within seven (7) days of date printed on notification or the corresponding prize will be forfeited and an alternate winner will be selected at random from among all non-winning eligible entries received during the Sweepstakes Entry Period. Furthermore, Grand Prize winner will be required to furnish his/her Social Security Number to the Administrator and an IRS Form 1099 will be filed in the name of the winner for the prize value awarded. Any attempts to circumvent eligibility requirements and claim a prize are punishable to the full extent permitted by law. At the sole discretion of the Sponsor or Administrator, prize forfeiture and the selection of an alternate prize winner may result from any of the following: i) an Affidavit or a prize notification is returned as undeliverable; ii) the Affidavit is not returned within the date specified on notification; iii) all required forms/documents are not returned or are returned partially completed; iv) a prize winner is otherwise found to be ineligible; v) a prize winner cannot or will not accept or receive the prize for any reason; and vi) any other non-compliance with these Official Rules. In the event of any prize forfeiture, the Sponsor may, in its sole discretion, award or not award the forfeited prize to an alternate winner. Sponsor is not responsible for any change of mailing address and/or contact information of entrants. Prizes will be awarded within 30 days after all documents have been received and winners have been verified. Prizes are not transferable. No substitution for prizes permitted except at the sole discretion of Sponsor. Acceptance of any prize constitutes written permission (except where prohibited by law) to use each winner's name, prize won and likeness for online posting and for future publicity and promotional purposes without additional compensation, permission or notification.

CONDITIONS OF ENTRY: By participating, entrants agree to: (1) the Official Rules including all eligibility requirements and the decisions of the Judges and the Sponsor which shall be final in all respects; and (2) release, discharge and hold harmless Sponsor, Judges and their respective parent companies, subsidiaries, affiliates, officers, directors, and employees, including advertising and promotion agencies from any and all liability, claims, actions, injury, loss or damage of any kind arising out of their participation

in the Sweepstakes and the acceptance, use or misuse of any prize awarded. U.S. law governs this Sweepstakes. Sponsor reserves the right to disqualify entrants who violate these Official Rules or interfere with this Sweepstakes in any manner. If disqualified, Sponsor reserves the right to terminate entrant's eligibility to participate in the Sweepstakes.

As a condition of entering the Sweepstakes, entrant agrees that: (1) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses; (2) all causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action and shall be resolved exclusively by arbitration under the rules of the American Arbitration Association; and (3) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorney's fees.

LIMITATION ON LIABILITY: The Sponsor is not responsible for applications that are processed late or incorrectly, or are lost due to computer or electronic malfunction. The Sponsor reserves the right to cancel, suspend or modify the Sweepstakes if fraud or technical failures compromise the integrity of the Sweepstakes as determined by the Sponsor in its sole discretion and award the prizes from among all eligible entries received prior to action taken during the Sweepstakes Entry Period. Each winner assumes all liability for any injury or damage caused or claimed to be caused, by participation in this Sweepstakes or use/misuse or redemption of prize. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of any prize.

SPONSOR: California Bank & Trust, 4320 La Jolla Village Drive, Ste 250, San Diego, CA 92122.

ADMINISTRATOR: Ventura Associates International LLC, 494 Eighth Ave, Suite 1700, New York, NY 10001.

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