# LEGAL DISCLOSURES:

No purchase necessary. Void where prohibited. The Penn State Football Button Contest is sponsored by RBS Citizens, N.A. Open to legal residents of the 50 U.S. states & District of Columbia, who are 18 and older. Starts 8:00 a.m. ET on 6/25/14 and ends at 11:59 p.m. ET on 7/13/14. For Official Rules, email PSUButtons@citizensbank.com or see a representative at one of the following branches:

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| **Branch Name** | **Address** |
| College Avenue Citizens Bank | 122 West College Avenue, State College, PA 16801 |
| South Hills Citizens Bank | 1248 South Atherton Street, State College, PA 16801 |
| North Hills Citizens Bank | 1826 North Atherton Street, State College, PA 16803 |
| Bellefonte Citizens Bank | 835 East Bishop Street, State College, PA 16823 |
| Broad Avenue Citizens Bank | 2035 Broad Avenue, Altoona, PA 16601 |
| Hollidaysburg Citizens Bank | 312 Allegheny Street, Hollidaysburg, PA 16648 |
| Tyrone Citizens Bank | 501 Third Avenue, Tyrone, PA 16686 |
| Burnham Citizens Bank | 308 North Logan Boulevard, Burnham, PA 17009 |
| Giant Eagle - Roaring Spring Citizens Bank | Route 36 South, Roaring Spring, PA 16673 |
| Giant Eagle - Altoona Citizens Bank | 181 Sophia Lane, Altoona, PA 16602 |

# THE PENN STATE FOOTBALL BUTTON CONTEST - OFFICIAL RULES

**NO PURCHASE NECESSARY. VOID WHEREVER PROHIBITED.**

# CONTEST PERIOD: The Penn State Football Button Contest (the “Contest”) begins at 8:00 a.m. Eastern Time (“ET”) on June 25, 2014 and ends at 11:59 p.m. ET on July 13, 2014 (“the Contest Period”). This Contest is Sponsored by RBS Citizens, N.A. (the “Sponsor”).

# HOW TO ENTER THE CONTEST: Entries will be accepted only by electronic mail (“Email”). During the Contest Period, submit via email an original slogan or slogans for one or more of the twelve games/opponents of the 2014 Penn State Men’s Football season to PSUButtons@citizensbank.com. The following information must be included in the email:

1. The words, “Button Entry” in the subject line
2. A clear indication of which slogan(s) corresponds with which game(s)/opponent(s)
3. Full name, email address and date of birth

You do not need to submit a slogan for all twelve games/opponents to be eligible, and there is no limit to the number of entries you may submit. All slogans must be received by 11:59 pm ET on July 13, 2014. In the event of a dispute as to who submitted an online entry, the entry will be deemed submitted by the authorized account holder of the e-mail address. The authorized account holder is the natural person or organization assigned to the e-mail address by an Internet access provider, online service provider, or other organization, or the domain associated with the submitted e-mail address. No correspondence about entries will be entered into. The responsibility for electronic entry is the entrant's and the Sponsor shall not be responsible for any entry not actually received due to incomplete or improper transmission. Similarly, Sponsor has no obligation to advise entrant of an incomplete submission. Sponsor is not responsible for late or incomplete entries.

All information collected in connection with the Contest will be used only for purposes of contacting winners. You will only be contacted if you are determined a winner. All entries become property of the Sponsor. By entering, you acknowledge and agree that your entry will become the sole property of the Sponsor, who thereby has the irrevocable, perpetual, worldwide right to use, reproduce, edit, market, store, distribute, have distributed, publicly and privately display, communicate, publicly and privately perform, transmit, have transmitted, create derivative works based upon, and promote the entry (as such may be edited and modified by the Sponsor in its discretion) for editorial, commercial, promotional and all other purposes. In addition, entrant hereby assigns to the Sponsor all rights, titles, and interests that he/she may be deemed to have in any reproduction, product, or derivative work using or incorporating the entry. Each entry must be the original work of the entrant and must be in English. The entry materials must not have been submitted in any other competition or previously published or won any awards. Entry must be in keeping with Sponsor’s image and may not be offensive, as determined by Sponsor in its sole discretion. Entry must not contain content which infringes any third party’s copyright, patent, trademark, trade secret, right of publicity, right of privacy, moral rights, and/or any other applicable personal or proprietary rights.

# ELIGIBILITY: Open to legal residents of the 50 U.S. states & the District of Columbia, who are 18 years of age or older as of date of entry. Employees of Sponsor, its advertising and promotion agencies involved with this Contest, parent companies, subsidiaries, divisions, affiliates and related companies (collectively with Sponsor, the “Contest Entities”) are not eligible to participate or win. All federal, state and local laws and regulations apply. Void where prohibited by law.

# JUDGING: All eligible entries (individual slogans listed on each entry) will be judged by the Sponsor, on or about July 15, 2014. Judges will select the winners based on the following judging criteria: wit (34%), originality (33%) and brevity (33%). There will be twelve (12) winners overall, one (1) for each game/opponent of the 2014 season. In the event of a tie with two same slogans, the entry received first will be deemed the winner. In the event of a tie during judging, tied slogans will be re-judged based solely on wit. By participating, entrants agree to these Official Rules and the decisions of the Judges, which shall be final and binding in all respects. Winners will be notified by email. Acceptance of a Prize constitutes permission to use entrant’s name, likeness and entry/slogan without further compensation, except where prohibited by law. No information regarding entries/slogans or judging will be disclosed.

# PRIZE: Prizes (12-one for each event/team listed on entry form): $25, awarded in the form of a check or gift card. Limit of one (1) Prize per person for the Contest Period. No substitution or transfer of prize permitted. All federal, state and local taxes are the sole responsibility of the winner, if applicable. Winners assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Contest or use or redemption of prize.

1. **GENERAL RULES:** Potential Prize winners will be notified by email. Potential Prize winners will then be required to execute and return, within ten (10) calendar days of notification attempt, an Affidavit of Eligibility, Liability/Publicity Release (where legal) and an Assignment of Rights. If a potential Prize winner fails to return the paperwork by the stated deadline or if a potential Prize winner is otherwise deemed to be ineligible, the Prize will be forfeited. Winners are responsible for all federal, state and local taxes (if any). Winners and all participants, as a condition of entering the Contest, agree, as applicable, to release and hold harmless Contest Entities and all others associated with the development and execution of the Contest, from and against any and all liability, claims or actions of any kind whatsoever, for injuries, death, damages, or losses to persons or property which may be sustained in connection with submitting an entry form/slogan or otherwise participating in any aspect of the Contest, the receipt, ownership or use of prize awarded, or while preparing for, participating in or from any prize-related activity or for any typographical or other error in these Official Rules or the announcement or offering of the prizes. Sponsor reserves the right to cancel, terminate or modify the Contest if it cannot be completed as planned for any reason, including tampering, unauthorized intervention, technical failures or corruption of any sort. In such event, Sponsor will award all Prizes prior to the date of cancellation based on the criteria in Rule #4. As a condition of participating in the Contest, entrants agrees that: 1) under no circumstance 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 out-of-pocket expenses; 2) all causes of action arising out of or connected with this Contest, or any prize awarded, shall be resolved individually, without resort to any form of class action; and 3) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, but in no event attorneys’ fees.
2. **RELEASE:** Entrant hereby holds the Contest Entities harmless from and against any third party claim arising from use of the entry and waives any right to inspect or approve uses of the entry or to be compensated for any such uses. Entrant hereby represents and warrants that he/she has read these rules, is fully familiar with its contents and agrees to be bound by them.
3. **DISPUTES:** Winners agree that: (a) any and all disputes, claims, and causes of action arising out of or connected with this Contest, or any prize awarded shall be resolved individually, without resort to any form of class action, and solely and exclusively in a federal or state court located in the Commonwealth of Massachusetts; Winners submit to sole and exclusive personal jurisdiction to said courts in the Commonwealth of Massachusetts for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (b) any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred, including costs associated with submitting an entry in this Contest but in no event attorneys' fees; and (c) under no circumstances will winners be permitted to obtain awards for and winners hereby waive all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.  SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.  All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of winners or the Contest Entities in connection with this Contest shall be governed by, and construed in accordance with, the laws of the Commonwealth of Massachusetts, without giving effect to any choice of law or conflict of law rules of provisions (whether of the Commonwealth of Massachusetts, the United States, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Massachusetts.
4. **WINNERS LIST:** For the names of the Prize Winners, available after August 15th 2014, send an email request to PSUButtons@citizensbank.com by September 15th 2014.
5. **SPONSOR:** The Sponsor of the Contest is RBS Citizens, N.A., 1 Citizens Plaza, Providence, RI 02903.