

Smiles for Saving® Art Coloring and/or Drawing Contest Official Rules

Please read these Official Rules before entering the Old Missouri Bank Drawing Contest (the "Contest"). By entering this Contest, entrants (and their parents or legal guardians) agree to be bound by these Official Rules ("Rules") and the decisions of the judges and/or Sponsor, which are final and binding on all matters relating to this Contest.

1. **ART COLORING OR DRAWING CONTEST.** This is a SKILL CONTEST (not a random drawing). *There is NO ENTRY FEE.*
2. **Eligibility.** There is no entry limit person. This Contest is open to legal residents of Missouri who are three (3) years of age or older as of Friday, June, 5 2009. Entrants who do not meet these eligibility requirements and/or whose entries do not comply with all provisions of these Rules will not be eligible to win a prize.
 - a. **Ineligible Persons:** Children and/or grandchildren of employees and directors (regardless of where they reside) and those living in their same households, whether or not related, of Old Missouri Bank ("Sponsor"), are not eligible to enter or win this Contest.
3. **Contest Period.** The Contest commences at 8:01 am CST on Friday, June 5, 2009 and ends at 11:59pm CST on Monday, July, 20 2009.
 - a. **How to Enter the Contest.** Eligible persons only (see above) may enter this Contest by correctly and fully completing and submitting a hand-printed Official Entry Form (with art coloring or drawing) pursuant to the instructions, terms and conditions set forth on the Official Entry Form, which are hereby incorporated by reference as though fully set forth herein. All entries must be received by Sponsor by 11:59:59 p.m. (Central Time) on Monday, July 20, 2009. All entries not received in accordance with this section are invalid and void. Mechanically reproduced entries will be void.
 - b. Official Entry Forms are available for printing from Sponsor's website located at www.bankwiseonline.com
 - c. Artwork must fit into the blank space on the Official Entry Form, and can be vertical or horizontal in orientation.
 - d. Old Missouri Bank reserves the right to disqualify any artwork deemed inappropriate, obscene, not in keeping with Sponsor's image or otherwise not in compliance with the Official Rules.
4. **Original Artwork.** By submitting an entry, you (and your parents or legal guardians) represent and warrant that your drawing is wholly your original artwork and does not incorporate or include anything that is owned by any third party or would require the consent or permission of any third party and your story does not violate any copyright, trademark, publicity right, privacy right or other intellectual property right of any third party whether living or deceased. Entries may not have been previously published, and may not have won previous awards. Entry may not be inappropriate, obscene or communicate messages or images inconsistent with the positive images and/or goodwill to which Sponsor wishes to associate. Additionally, entry may not depict any activity that is in violation of any law. Sponsor reserves the right to disqualify any entry for any reason, in its sole and absolute discretion, including its determination in its sole discretion that an entry fails to satisfy any of the above requirements.
5. **Ownership and Unrestricted Use of Entries by Sponsor.** All entries and materials submitted to Sponsor by an entrant in connection with this Contest ("Entry Materials"), along with all copyrights and other proprietary intellectual property rights associated therewith, become the sole property of Sponsor upon submission. Entry Materials will not be returned to any entrant. Without limiting any of the above, each entrant (and his/her parent or legal guardian) acknowledges that Sponsor will own all rights to use, modify, reproduce, publish, publicly display and publicly distribute the Entry Materials in perpetuity in any manner or medium now existing or hereafter developed, to obtain to transfer ownership in and to the Entry Materials, without notice to, approval of, or separate compensation of any kind to any entrant or any other person or entity. Entrant (and his/her parent or legal guardian) reserves no right and releases any and all rights it may have, individually or collectively, to claim or disclaim authorship of the Entry Materials, prevent or demand the use of entrant's name as author of the Entry Materials, prevent or demand any modification of the Entry Materials which may be prejudicial to honor or reputation, and to prevent or demand destruction of the Entry Materials. Entrant (and his/her parent or legal guardian) acknowledges that this provision gives Sponsor the right to print each entrant's artwork on any materials that are distributed to the public in print and electronic form without notice or compensation of any kind to entrant, even if the entrant is not awarded any prize.
6. **Selection of Winners.** Potential winners will be determined from among all eligible entries for each of three (3) age groups:
 - a. **Group 1:** Ages three (3) to six (6),
 - b. **Group 2:** Ages seven (7) to ten (10),
 - c. **Group 3:** Ages eleven (11) to thirteen (13).
 - d. All decisions final and binding. All eligible entries received for each age group will be judged by a panel of qualified judges. Once the entries are narrowed to three (3) per category, Smiles for Saving Birthday Bash attendees will vote on the winner for each group.

All prize awards are subject to verification of eligibility and compliance with the Official Rules. Sponsor reserves the right to not award all prizes for any age group if, in its sole discretion, it does not receive a sufficient number of eligible and qualified entries for that age group.

7. **Prizes.** Three (3) (one (1) per age group) \$100.00 cash prizes in an Old Missouri Bank savings account in the winner's name.
8. **Notification of Winners.** Potential winners (and their parents and legal guardians) may be notified via telephone, email, mail or in person (at Sponsor's sole discretion) on or about Monday, July 27, 2009. In addition, on Sunday, August 9, 2009, all winners'

first name, age, and prize information will be printed in the Moms Like Me magazine insert of the Sunday News-Leader, and will be posted on Sponsor's web site at www.bankwiseonline.com.

9. **Acceptance of Prizes.** All winners of a prize (and the minor's parent or guardian) must open a minor savings account within thirty (30) days of the date of notification to accept the prize. Failure to do so will result in forfeiture of prize.
10. **Forfeiture of Prize.** Noncompliance with these Official Rules, or if a prize winner cannot be reached at the contact information provided on the winner's entry, or if a prize or prize notification is returned as unclaimed, refused or undeliverable for any reason, that prize will be forfeited and Sponsor will have no further obligation to such winner. Sponsor reserves the right, in its sole discretion, to award a forfeited prize to a runner up in the age group at issue. No winner shall be eligible to win more than one (1) prize.
11. **Taxes/Fees.** All federal, state, and local taxes, fees, surcharges, and any other costs or expenses associated with accepting and using a prize are the sole responsibility of each prize winner (and the prizewinner's parent or legal guardian, since the winner is a minor).
12. **ENTER AT YOUR OWN RISK / RELEASE OF LIABILITY.** BY ENTERING THIS CONTEST, YOU (AND, PARENTS OR LEGAL GUARDIANS) ACCEPT ALL RISK AND CONSEQUENCES OF ENTRY AND PARTICIPATION IN THIS CONTEST AND AGREE TO RELEASE AND HOLD HARMLESS SPONSOR AND THEIR RESPECTIVE OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, REPRESENTATIVES (COLLECTIVELY, THE "RELEASED PARTIES") FROM ANY AND ALL CONSEQUENCES, LIABILITY, LOSSES, DAMAGES, COSTS AND EXPENSES, OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING FROM OR RELATED TO THIS CONTEST.
13. **Use of Entrant's name, age, etc.** By entry into this Contest, each entrant (and his/her parent or legal guardian) grants Sponsor the right to use the entrant's first name, age, and prize information in connection with the reproduction, publication and display of Entry Materials on Sponsor's website, printed or electronic media, advertising and promotional materials or in any other manner or media now or hereafter devised and
14. **General Conditions.** Released parties are not responsible for lost, late, misdirected, damaged, stolen, altered, garbled, incorrect, incomplete, postage due or delayed entries or drawings, all of which will be void. Released parties are also not responsible for problems downloading any contest-related information or materials from the website or for any other technical malfunctions of electronic equipment, computer online systems, servers, or providers, computer hardware or software failures, phone lines, failure of any entry to be received by Sponsor on account of failed, lost, delayed, incomplete, garbled or misdirected communications which may limit an individual's ability to participate in this Contest. Released Parties are not responsible for any other errors or malfunctions of any kind, whether network, printing, typographical, human or otherwise relating to or in connection with the Contest, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Contest, the processing or judging of entries, the announcement of the prizes or in any Contest-related materials. Mass entries will be disqualified.
15. **Winners List/Official Rules.** For a list of winners, visit www.bankwiseonline.com after July 27, 2009, or send a stamped, self-addressed envelope to: Attn: Winners List, Old Missouri Bank, 3570 S. National Ave, Springfield, MO 65807. For a copy of the Official Rules, visit www.bankwiseonline.com or send a stamped, self-addressed envelope to: Attn: Official Rules, Old Missouri Bank, 3570 S. National Ave, Springfield, MO 65807.
16. **Miscellaneous.** Entrants (and their parents or legal guardians) agree to be bound by these Official Rules and by the decisions of Sponsor, which are final and binding in all respects. Sponsor reserves the right to change these Official Rules at any time, in its sole discretion, and to suspend or cancel the Contest or any entrant's participation in the Contest at any time, in its sole discretion, including if viruses, bugs, unauthorized human intervention, fraud, technical difficulties or other causes affect the administration, security or proper play of the Contest, and, if terminated, at Sponsor's discretion, determine the winners from among all non-suspect, eligible entries received up to time of cancellation. Entrants who violate these Official Rules, tamper with the operation of the Contest or engage in any conduct that is detrimental or unfair to Sponsor, the Contest or any other entrant (in each case as determined in Sponsor's sole discretion) are subject to disqualification from entry in the Contest. Sponsor reserves the right to disqualify any entrant and void all associated entries if entrant's eligibility is in question or if entrant is tampering with the entry process or the operation of this Contest, or intending to annoy, abuse, threaten or harass any other entrant, Sponsor or any of its representatives, or is otherwise in violation of these Rules.
17. **Sponsor.** Old Missouri Bank, 3570 S. National Ave, Springfield, MO 65807