

FIRST BANK

"Bank Iconic. Win Iconic." Sweepstakes

OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. ELIGIBILITY: This Sweepstakes is open only to legal residents of the U.S. who are 18 years of age or older at the time of entry. You do not need to be present to win. Employees (and their immediate families or those living in the same household) of **First Bank** ("Sponsor") and its respective affiliates, subsidiaries, divisions, parent and related companies, suppliers, printers and advertising, promotional and judging agencies are not eligible to enter or win.

2. HOW TO ENTER: Sweepstakes begin on **December 4, 2025**, and end on **April 30, 2026**. You may enter this Sweepstakes via either the online, in-branch, or mail-in entry methods described below. **Regardless of entry method, entries are limited to two (2) per person, and each entry has an equal chance of being selected as a winner.** Opening a qualifying account (online or in-branch), submitting an entry in a branch, or submitting a mail-in-entry each count as one (1) entry and may not be combined to exceed the two-entry limit. Excess entries over two (2) per person will be voided. All entries must be received by **11:59 p.m. Central Time (CT)** on the last day of the Sweepstakes, April 30, 2026, whether online, in-branch, or mailed to **First Bank, 11901 Olive Blvd., Creve Coeur, MO 63141**. For each monthly drawing for a Prize, all entries must be received by 11:59 p.m. CT on the last day of the calendar month to be considered for that calendar month's drawing. All entries for a person that did not win the Prize will continue to be considered eligible entries for the next months' drawings. If a person wins a Prize, all related entries in Sweepstakes will be considered ineligible for the next months' drawings. Proof of depositing entry in mail is not considered proof of delivery or receipt. No photocopied or mechanically reproduced entries will be accepted. Illegible, incomplete, and duplicate entries will be disqualified. Entries will not be accepted from post office boxes. All entries become the property of Sponsor and will not be returned.

a. **ONLINE ENTRY METHOD:** Beginning at 12:01 a.m. CT on December 4, 2025, you may enter the Sweepstakes by:

1. Visiting www.first.bank/St-Louis-Blues-Checking-and-High-Yield-Savings, www.first.bank, or another First Bank promotional landing page and opening an **Icon Checking**, **Imagine Checking** or **Inspire Checking** account online as the primary owner and adding a Promo Code to **automatically** receive one (1) entry. Adding a Promo Code on any other type of account opened online does not result in an automatic entry; see below for other ways to enter the Sweepstakes.

Promo Codes – Before you submit your online application, enter the Promo Code below that correlates to how you heard about the promotion:

- Radio: **Go Blues**
 - Social Media: **Score Big**
 - Email: **Win Big**
 - eBanking or Mobile Banking: **Bleed Blue**
2. Visiting www.first.bank/St-Louis-Blues-Checking-and-High-Yield-Savings, www.first.bank, or another First Bank promotional landing page and opening an **Icon High-Yield Savings Account (HYSA)** online as the primary owner and adding a Promo Code to **automatically** receive a second entry. Adding a Promo Code on any other type of Savings/CD account opened online does not result in an automatic entry; see below for other ways to enter the Sweepstakes.

Promo Codes – Before you submit your online application, enter the Promo Code below that correlates to how you heard about the promotion:

- Radio: **Go Blues**
- Social Media: **Score Big**
- Email: **Win Big**
- eBanking or Mobile Banking: **Bleed Blue**

b. **IN-BRANCH ENTRY METHOD:** Beginning December 4, 2025, you may enter the Sweepstakes by:

1. Visiting a First Bank branch and opening an **Icon Checking, Imagine Checking or Inspire Checking** account as the primary owner and asking the banker to add a Promo Code to your account to **automatically** receive one (1) entry. Adding a Promo Code to any other type of account opened in-branch does not result in an automatic entry; see below for other ways to enter the Sweepstakes.

Promo Codes – Tell the banker the Promo Code that correlates to how you heard about the promotion:

- Radio: **Go Blues**
- Social Media: **Score Big**
- Email: **Win Big**
- eBanking or Mobile Banking: **Bleed Blue**
- Branch Walk-In: **LGB**

2. Visiting a First Bank branch and opening an **Icon High-Yield Savings Account (HYSA)** as the primary owner and asking the banker to add a Promo Code to your account to **automatically** receive a second entry. Adding a Promo Code to any other type of Savings/CD account opened in-branch does not result in an automatic entry; see below for other ways to enter the Sweepstakes.

Promo Codes – Tell the banker the Promo Code that correlates to how you heard about the promotion:

- Radio: **Go Blues**
- Social Media: **Score Big**
- Email: **Win Big**
- eBanking or Mobile Banking: **Bleed Blue**
- Branch Walk-In: **LGB**

3. Visiting a First Bank branch and hand-printing the words **“Bank Iconic. Win Iconic.” Sweepstakes**, your name, age, address, city, state, zip code, telephone number, and e-mail address (if applicable) on a piece of paper and writing the Promo Code that correlates to how you heard about the promotion:

- Radio: **Go Blues**
- Social Media: **Score Big**
- Email: **Win Big**
- eBanking or Mobile Banking: **Bleed Blue**
- Branch Walk-In: **LGB**

Use this method if you did not receive an automatic entry when opening an account, or you did not open an account. Give the piece of paper to a banker at the First Bank branch as your Sweepstakes entry.

- c. **MAIL-IN ENTRY METHOD: Beginning** December 4, 2025, you may enter the Sweepstakes by:

Hand-printing the words **“Bank Iconic. Win Iconic.” Sweepstakes**, your name, age, address, city, state, zip code, telephone number, and e-mail address (if applicable) on a 3”x 5” card (or regular piece of paper). Also write the Promo Code that correlates to how you heard about the promotion:

- Radio: **Go Blues**
- Social Media: **Score Big**
- Email: **Win Big**
- eBanking or Mobile Banking: **Bleed Blue**
- Branch Walk-In: **LGB**

Mail Sweepstakes entry in an envelope addressed to:

“Bank Iconic. Win Iconic” Sweepstakes
c/o First Bank
11901 Olive Blvd.
Creve Coeur, MO, 63141
ATTN: Marketing

3. PRIZES AND APPROXIMATE RETAIL VALUE: There will be **one (1) Prize awarded for each month of the Sweepstakes**. The Prize consists solely of an **autographed St. Louis Blues Jersey**. The approximate total retail value of each Prize is **\$500**. The total value of all five (5) Prizes to be awarded is **\$2,500**. All federal, state, and local tax liabilities are the sole responsibility of the Winner. Winner may be required to complete and return an IRS W-9 form (i.e. Request for Taxpayer Identification Number and Certification).

4. RANDOM DRAWING: A total of **one (1) Prize Winner** will be selected in a random drawing from **among all eligible entries each month on or about the Drawing Day outlined in the schedule below** by judges selected by Sponsor, whose decisions are final and binding in all matters relating to this Sweepstakes. The Prize is guaranteed to be awarded. The Winner will be notified by telephone, e-mail or mail service **within two (2) business days of the drawing**.

Entry Month	Drawing Day
December	1/5/2026
January	2/5/2026
February	3/5/2026
March	4/6/2026
April	5/5/2026

5. PRIZE CONDITIONS: No substitution for any Prize will be permitted. If necessary, due to unavailability of the Prize, a Prize of equal or greater value will be awarded at the discretion of the Sponsor. Prizes are not transferable, assignable, or redeemable for cash. Winner will be required to execute and return an Affidavit of Eligibility and Publicity/Liability Release within fifteen (15) days of issuance. Failure to return all required documents in this time may result in the Winner being disqualified and an alternate Winner selected. If a Prize notification is returned to Sponsor as undeliverable or if an entrant is found to be ineligible or declines acceptance of the Prize for any reason, an alternate Winner will be selected. By entering this Sweepstakes and/or accepting the Prize, Winner and entrant hereby consent (except where prohibited by law) to the reasonable use by Sponsor of the Winners' and entrants' name, age, photograph, voice, likeness and/or image, and hometown address, without any further compensation for any future promotional activity related to this Sweepstakes.

6. ODDS OF WINNING: Odds of winning a Prize depend on the total number of eligible entries received for the Sweepstakes and are equal regardless of method of entry. **Any entry not selected as a winner in one month will be carried forward and included in the drawings in subsequent months.**

7. CONDUCT OF PARTICIPATION: By entering the Sweepstakes, entrant affirms that he or she has read and agrees to abide by the Official Sweepstakes Rules and the decisions of the judges. Sponsor reserves the right to disqualify any entrant acting in violation of the Official Rules or found tampering with the entry process or with the operation of the Sweepstakes or the websites. The Sweepstakes is governed by the laws of the United States and, by entering, all Winners and entrants

hereby submit to the jurisdiction and venue of the federal, state and local courts located in St. Louis, Missouri. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE THE SWEEPSTAKES OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

8. LIMITATIONS OF LIABILITY: Sponsor and each of its respective affiliates, subsidiaries, parent corporations, and their respective officers, directors, shareholders, employees and agents, are not responsible for any incorrect or inaccurate entry information, theft, tampering, destruction, or unauthorized access to, or alteration of entries; printing or other errors; and any entries or mail which are late, lost, delayed, incomplete, misdirected, stolen, mutilated, illegible, postage due or any combination thereof. Sponsor reserves the right to modify, suspend or terminate the Sweepstakes in the event that it becomes necessary due to circumstances beyond Sponsor's control. In the event the Sweepstakes is terminated early, a winner will be selected from all eligible entries received at the time of termination.

9. RELEASE OF LIABILITY: By participating, Winner and entrants agree to release, discharge, indemnify and hold harmless Sponsor and each of its respective affiliates, subsidiaries, parent corporations, and their officers, directors, employees, representatives and agents from and against any claims made by the Winner, entrants or any other third parties related in any way to the operation of this Sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any Prize or participation in any Sweepstakes related activity or participation in this Sweepstakes.

10. WINNERS LIST: For an Official Winners List (available after **May 5, 2026**) or a copy of these Official Rules, visit www.first.bank/St-Louis-Blues-Checking-and-High-Yield-Savings or send a self-addressed, stamped envelope to:

"Bank Iconic. Win Iconic." Sweepstakes - WINNERS or OFFICIAL RULES (please specify)
c/o First Bank
11901 Olive Blvd.
Creve Coeur, MO 63141
ATTN: Marketing

All requests must be received by **May 29, 2026**.

11. SPONSOR: First Bank, 11901 Olive Blvd., Creve Coeur, MO 63141. (The **St. Louis Blues** is not a Sponsor of the Sweepstakes, and it is not associated with it in any way).

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

Effective December 2025