

Centier Bank Golden Horseshoe Sweepstakes

Official Rules

YOU HAVE NOT YET WON. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR TO WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. MANY WILL ENTER; ONE WILL WIN. VOID IN FL, NY, RI, AND WHERE PROHIBITED.

- 1. ELIGIBILITY:** The Centier Bank Golden Horseshoe promotion (the “Sweepstakes”) is open to legal residents of the United States (except for Florida, New York, and Rhode Island) and the District of Columbia, who have reached the age of majority in their respective jurisdiction of residence. Employees, officers, directors, equity holders, agents, owners, and representatives (and such persons’ immediate family members (i.e. parents, spouses, children, siblings and grandparents, and household members, whether or not related)) of Centier Bank (“Sponsor”), the Indianapolis Colts, Inc. (the “Colts”), their respective affiliates, advertising and promotion agencies, those involved in the production, development, implementation, or handling of the Sweepstakes; any of their respective parent companies, subsidiaries, affiliates, licensees, service providers, and prize suppliers; and any other person or entity associated with the Sweepstakes (collectively, “Sweepstakes Persons”), are NOT eligible. Obtaining products or services from Sponsor or the Colts or being a current or former client of Sponsor or customer of the Colts will not impact your chances of winning. The Sweepstakes is void in Florida, New York, Rhode Island, and where prohibited and is subject to all federal, state, and local laws.
- 2. SPONSOR AND ADMINISTRATOR:** The Sponsor and Administrator of the Sweepstakes is Centier Bank, 600 East 84th Avenue, Merrillville, Indiana 46410.
- 3. AGREEMENT TO OFFICIAL RULES:** By submitting an entry to Sponsor, you fully and unconditionally agree to these Official Rules and Sponsor’s decisions and interpretation of these Official Rules, including, without limitation, relating to eligibility and compliance with these Official Rules, which are final, conclusive, and binding in all matters related to the Sweepstakes. Winning the prize is contingent upon fulfilling all requirements set forth in these Official Rules.
- 4. SWEEPSTAKES PERIOD:** The Sweepstakes begins on October 26, 2025, at 12:01 a.m., Eastern Time (“ET”), and ends on January 4, 2026, at 11:59 p.m., ET (the “Sweepstakes Period”). Sponsor’s computer is the official time-keeping device for the Sweepstakes.
- 5. HOW TO ENTER THE SWEEPSTAKES:** There is NO PURCHASE OR PAYMENT NECESSARY to participate. A purchase or payment will not increase your chances of winning. The odds of winning depend on the total number of entries received and accepted by Sponsor during the Sweepstakes Period. To obtain an entry into the Sweepstakes, you must either (i) submit a mail-in entry to the Sponsor’s address set forth in Section 2 above that includes your first name, your last name, your phone number and your physical address, which mail-in entry must be received by Sponsor during the Sweepstakes Period, or (ii) complete an entry in one of the following ways during the Sweepstakes Period:

- a. **Colts Stadium:** Scan the official QR code available at Lucas Oil Stadium during Colts home games found on official signage and at the Guest Services desk and complete the online entry form.
- b. **Website:** Visit the official Centier website landing page at Centier.com/Colts and complete the online entry form.
- c. **In-Branch:** Complete an entry form at participating Centier Bank branches OR scan the official QR code available in any Centier Bank branch during the Sweepstakes and complete the online entry form.

Upon Sponsor's receipt of a complete entry in accordance with this Section 5, you will receive one (1) entry into the Sweepstakes. Limit one (1) entry per entrant during the Sweepstakes Period, regardless of method of entry. Sponsor, in Sponsor's sole discretion, may remove your entry and disqualify you from the Sweepstakes if Sponsor believes your entry fails to conform. You are required to provide truthful information, and Sponsor will reject and delete any entry that Sponsor discovers to be false, fraudulent, or duplicative. Sponsor will disqualify any entry associated with individuals who do not meet the eligibility requirements and may delete any entry received from persons under the age of thirteen (13) in compliance with the U.S. Children's Online Privacy Protection Act and other applicable privacy legislation. Sweepstakes Persons are not responsible for entries that are in excess of the stated limit, incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late, misdirected, deceptive or otherwise not in compliance with these Official Rules, and such entries may be disqualified from the Sweepstakes at Sponsor's sole discretion. Sponsor may also disqualify any entrant who does not follow all instructions or abide by these Official Rules or other instructions. Entries submitted by those who do not meet the eligibility requirements are void. All materials submitted become the physical property of Sponsor and will not be returned. Entries made by any mass duplication, automatic, robotic, script, macro, plagiarized or programmed method, or through any promotion entry, notification, or related service are prohibited and will be disqualified. In the event of a dispute as to any entry, the authorized account holder of the email address submitted in the entry will be deemed to be the entrant and must comply with these Official Rules. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each entrant may be required to show proof of being an authorized account holder.

6. **SWEEPSTAKES PRIZE:** Sponsor will award one (1) grand prize of a Centier and Colts branded Golden Horseshoe with an approximate retail value of Ten Thousand Dollars (\$10,000.00). A cash prize substitution is not permitted except at the sole discretion of Sponsor. Restrictions apply to the use, availability or receipt of the prize as set forth in these Official Rules. The potential winner may be required to confirm his or her eligibility and release the Sweepstakes Persons from liability to receive the prize. Delivery of the prize is subject to verification of eligibility, and the potential winner's completion of all documentation and conditions required by law or otherwise required by Sponsor (collectively, the "Prize Requirements"). Sponsor will deliver the prize within thirty (30)

days of receiving confirmation that the winner has fulfilled all Prize Requirements. Sweepstakes Persons are not responsible for a lost or stolen prize. The potential winner may not substitute or transfer the prize. The potential winner is advised to seek advice from his or her own legal or tax professionals regarding the tax implications of accepting the prize. The confirmed winner is responsible for all applicable federal, state, and local taxes, and will receive an IRS Form 1099 reflecting the final value of the prize awarded.

- 7. SWEEPSTAKES RANDOM DRAWING NOTIFICATION:** Sponsor will select one (1) potential winner on or around January 5th, 2026, at random. Entrant is not required to be present at any drawing to win. Sponsor will notify potential winner via phone and/or email and will provide instructions on how to contact Sponsor to claim the prize. The potential winner must reply to the winner notification from Sponsor and include such potential winner's mailing address within ten (10) business days of the Sponsor first notifying the potential winner. Sponsor will attempt to contact the potential winner up to three (3) times. In the event that the potential winner does not claim the prize or otherwise does not satisfy all applicable conditions set out in these Official Rules, the prize will be forfeited by such entrant and an alternate potential winner may be selected in Sponsor's sole discretion.
- 8. DATA PROTECTION/PRIVACY; PUBLICITY; USE OF ENTRIES:** Personal information collected by Sponsor and/or its service providers in connection with the Sweepstakes is subject to Sponsor's privacy policies located at www.centier.com/privacy, and applicable data protection laws. By entering the Sweepstakes, you (a) agree to the collection, processing, disclosure, and storage of your personal data by Sponsor and/or its service providers for purposes of the Sweepstakes and (b) consent to the release and use by Sponsor and/or its service providers of your name and prize information for promotional, advertising, or other purposes, worldwide, in any and all media now known or hereafter devised, including the Internet, without limitation and without further payment, notification, permission or other consideration, to the extent permitted by applicable law. By accepting the prize, the confirmed winner agrees that Sponsor and/or its service providers may use the winner's name, likeness, image, photograph, and entry for advertising and promotional purposes without additional compensation, except where prohibited by law.
- 9. GENERAL RULES: THE POTENTIAL WINNER IS SUBJECT TO VERIFICATION BY SPONSOR. AN ENTRANT IS NOT A WINNER OF THE PRIZE, EVEN IF ENTRANT RECEIVES INFORMATION TO THE CONTRARY, UNLESS AND UNTIL ENTRANT'S ELIGIBILITY, AND THE POTENTIAL WINNING ENTRY, HAVE BEEN VERIFIED, ALL REQUIRED PRIZE WINNER DOCUMENTS (AS DEFINED BELOW) HAVE BEEN COMPLETED, AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION AND DOCUMENTS HAVE BEEN COMPLETED.** Sponsor may send a potential winner an Affidavit of Eligibility and a Liability and Publicity Release (collectively, the "Prize Winner Documents"). A potential winner may be required to provide proof of residency and a taxpayer identification number and submit to a confidential background check to confirm eligibility and help ensure that the use of any such person in advertising or publicity for the Sweepstakes will not bring Sponsor into

public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Sweepstakes or Sponsor, as Sponsor may determine in Sponsor's sole discretion.

By participating in the Sweepstakes, you agree to be bound by these Official Rules and Sponsor's decisions and interpretations thereof (which shall be final, conclusive, and binding in all respects), to waive any rights to claim ambiguity with these Official Rules, and that Sweepstakes Persons shall have no responsibility or liability (including, but not limited to, liability for any property loss, damage, personal injury or death) in connection with: participation in the Sweepstakes, or the acceptance, redemption, or use of the prize, component of the prize or related activities; human error; incorrect or inaccurate transcription of entry information; acceptance, possession, use, misuse or defects of the prize awarded; any technical malfunctions of the telephone network, computer online system, computer dating mechanism, computer equipment, software, internet service provider used in entering or operating the Sweepstakes; interruption or inability to access the Sweepstakes due to hardware or software compatibility problems; any damage to entrant's (or any third person's) computer or computer contents related to or resulting from any part of the Sweepstakes; any lost or delayed data transmissions, omissions, interruptions, defects or any other error or malfunctions, even if caused by the negligence of one of the Sweepstakes Persons. You further agree to indemnify and hold harmless the Sweepstakes Persons from any and all liability resulting or arising from your participation the Sweepstakes, to release all rights to bring any claim, action or proceeding against the Sweepstakes Persons, and hereby acknowledge that said Sweepstakes Persons have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the prize.

Sponsor reserves the right in Sponsor's sole discretion to disqualify any entrant that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes; violates these Official Rules; or acts in an un-sportsmanlike or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person. Sponsor also reserves the right, in Sponsor's sole discretion, to cancel, terminate, modify, or suspend the Sweepstakes for any reason, including, without limitation, if the Sweepstakes is not capable of running as planned, including, but not limited to, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other problems beyond the control of Sponsor and to award the prize from among all eligible entries received prior to termination, as applicable.

- 10. DISCLAIMERS:** You understand that all entries and information are provided to Sponsor, and that by entering the Sweepstakes, you release the Colts and its affiliates and respective owners, officers, directors, employees, contractors, agents, successors, and assigns from any claim regarding the Sweepstakes. Questions, comments or complaints regarding the Sweepstakes must be directed to Sponsor and not to the Colts.
- 11. WINNER'S LIST:** The name of the winner and the prize won by the winner may be distributed to all entrants via the Official Sweepstakes Landing Page. The winner's name will be published for a limited time after winner confirmation is complete.