

## OFFICIAL SWEEPSTAKES RULES

### NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

The PNC Community Insights Sweepstakes (the "Sweepstakes") begins on the first day of each month and ends on the last day of each month. The odds of winning depend on the number of eligible entries received. This Sweepstakes is sponsored by PNC Bank, National Association ("Sponsor") and administered by Morpace, Inc. ("Morpace" or "Administrator").

**ELIGIBILITY.** The sweepstakes is open to PNC Bank customers who are legal residents of the United States subject to these eligibility guidelines and official rules (the "Official Rules"). Limit one entry per person; participants who submit multiple entries will be disqualified. Failure to provide an established email address as of the announcement date of the sweepstakes will disqualify the participant from the sweepstakes. Employees of The PNC Financial Services Group, Inc., Morpace, Inc. (Morpace) or their subsidiaries, advertising/promotion agencies, and immediate family members (spouse, parents, siblings and children) of such individuals are not eligible to enter the sweepstakes. Void where prohibited or restricted by law. Tax liability, if any, is the sole responsibility of the winner. Prizes may not be substituted, transferred or exchanged. Entrants must be 18 years or older at time of entry. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

**HOW TO ENTER.** The Sweepstakes begins on the first day of each month and ends on the last day of each month. The monthly sweepstakes will end on September 30, 2017 ("Sweepstakes Period"). There are two (2) ways to enter the Sweepstakes during the Sweepstakes Period: **1) Automatic Entry:** Entrants must be a member of PNC Bank PNC Community Insights. The entry form will include some survey questions (the "Survey"). Entry into the Sweepstakes represents entrant's full and unconditional agreement to comply with these Official Rules. An entrant will be asked to provide his or her full name and email address. Once the completed Survey has been submitted, the entrant will automatically be entered into the prize drawing. An entrant will be eligible for entry into a drawing for any month in which they complete at least one survey. **To enter without purchase or obligation: 2) U.S. Mail:** If an entrant does not wish to complete the Survey questions, he or she may enter by hand-printing his or her name, street address, city, state, zip, telephone number, complete email address and the path to the Survey for which entrant was selected (the URL address) on a 3" x 5" index card, putting it in an envelope, and mailing it to Morpace Inc., Attn: M160409, 31700 Middlebelt Road, Suite 200, Farmington Hills, MI 48334. The URL address of the Survey is necessary to identify the specific sweepstakes being entered. Mail-in entries that do not include the URL address will be disqualified. Mail entries must be postmarked by the last day of each month. Limit one entry per person or e-mail address. Multiple entries from one household will disqualify all entries from that household. All entries become Sponsor's exclusive property and will not be acknowledged or returned. Neither Morpace nor Sponsor will be liable for lost, late, damaged, destroyed, delayed, postage due, mutilated, misdirected, illegible, incorrect, incomplete or inaccurate entries or entry information, whether caused by web site visitors or by any of the equipment or programming associated with or utilized in the Sweepstakes. Morpace and/or Sponsor reserve the right, in their sole discretion, to cancel or suspend this Sweepstakes should a computer virus, bug or other causes beyond its control corrupt or impair the administration, security or proper operation of the Sweepstakes. Any attempt by an individual to deliberately damage any web site or undermine the legitimate operation of the game is a violation of criminal and civil laws. Should such an attempt be made, Morpace and/or reserve the right to seek damages from any such contestant to the fullest extent permitted by law. Morpace will be administering the sweepstakes on behalf of PNC. This sweepstakes is not available through PNC branches or by phone.

**PRIZE.** At the end of the month, there will be drawings consisting of these awards: two (2) awards of one (1) Amazon.com<sup>1</sup> Gift Card prize in the amount of \$200, one (1) Amazon.com Gift Card prize in the amount of \$100, and five (5) awards of one (1) Amazon.com Gift Card prize in the amount of \$50. Total Approximate Retail Value of all prizes to be awarded per month: \$750. The winners will be selected by random drawing from all eligible entries received by independent judges whose decision are final on issues relating to this Sweepstakes. The odds of winning depend on the number of eligible entries received. Winners will be notified by email no later than five (5) days after drawing, and must respond to notification within seven (7) days of first attempted notification or an alternate winner may be selected. Prizes will be awarded approximately 10 days from receipt of the winners' response to the prize notification letter. Winners will be required to sign and return an affidavit of eligibility, liability release and publicity release by five (5) days after responding. Correspondence will not be acknowledged. Noncompliance within the allotted response period will result in disqualification and selection of an alternate winner. Prize is not transferable. No monetary or other prize substitutions by winner permitted. Morpace and its client reserve the right, in their sole discretion, to substitute a prize or prizes of equal or greater value for any and all prizes in the event of prize unavailability. No other substitutions or cash equivalents allowed. Winners are solely responsible for reporting and paying any and all applicable federal, state, and local taxes and any additional fees associated with their prizes. All federal, state and local laws and rules apply. Morpace will conduct all drawings. All decisions of Morpace are final and binding on all matters relating to this Sweepstakes. The prizes will be mailed within 2-8 weeks after the winner returns the required documentation. All prizes will be awarded. Non-winning entries will NOT roll over.

**GENERAL CONDITIONS.** Prize entry material is subject to verification and is automatically void and will be rejected if irregular in any way, or irregularly obtained. Entries must be submitted by the person whose name is entered onto the entry form. PNC and Morpace assume no liability for technical or computer malfunctions of any kind resulting in lost entry forms. PNC and Morpace reserve the right to suspend, modify, or terminate the Sweepstakes at any time if it is determined that technical or computer malfunctions or intentional tampering or hacking have occurred which effect the integrity of the sweepstakes. All submissions become property of PNC Bank and Morpace. By submitting an entry, you accept and agree to these rules and all decisions of Morpace and PNC Bank and release Morpace and PNC Bank of any liability arising from your participation. You also agree that PNC Bank and Morpace shall be permitted to use your name, address (city & state), statement, voice or likeness for future promotional purposes related to this sweepstakes in all forms of media (including worldwide internet announcements) without compensation. Odds of winning the Prizes will depend on the number of eligible entries received. Prize winners may be required to sign an Affidavit of Eligibility and Release to be returned within the time specified. For IRS reporting purposes, winners may be required to provide their tax identification number.

The affidavit and any other claim forms are subject to verification. If, in the Sponsor's discretion, such claim forms are irregular in any way, or indicate that the person named as winner did not comply with these rules or eligibility requirements, then the prize will be forfeited and an alternate winner will be selected. In the event a winner cannot be contacted, or fails to return any required documentation, then the prize may be forfeited and an alternate winner selected. PNC and Morpace reserve the right to cancel or modify the sweepstakes at its sole discretion.

Failure to comply with these Official Rules will result in disqualification. An entrant's entry will be disqualified, at the sole discretion of Morpace and/or Sponsor, if he or she attempts (a) to enter the Sweepstakes through any means other than described in these Official Rules; or (b) to disrupt the Sweepstakes, circumvent the terms and conditions of these Official Rules, or in any way tamper with any component of the Sweepstakes. Submission of an entry further constitutes the entrant's consent to irrevocably assign and transfer to Morpace and Sponsor any and all rights, title and interest in and to the entry, including, without limitation, all copyrights, and upon Morpace's or Sponsor's request, entrants will execute any documents necessary to effectuate such ownership.

**LIMITATIONS OF LIABILITY:** The Released Parties are not responsible for: (a) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (b) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (c) unauthorized human intervention in any part of the entry process or the Sweepstakes; (d) technical or human error which may

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<sup>1</sup> Amazon.com is not a sponsor of this promotion. Except as required by law, Amazon.com Gift Cards ("GCs") cannot be transferred for value or redeemed for cash. GCs may be used only for purchases of eligible goods at Amazon.com or certain of its affiliated websites. For complete terms and conditions, see [www.amazon.com/gc-legal](http://www.amazon.com/gc-legal). GCs are issued by ACI Gift Cards, Inc., a Washington corporation. All Amazon ®, ™ & © are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees.

occur in the administration of the Sweepstakes or the processing of entries; (e) late, lost, undeliverable, damaged or stolen mail; or (f) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt, use or misuse of any prize which may be awarded in the Sweepstakes. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, provided that if it is not possible to award another entry due to discontinuance of the Sweepstakes, or any part of it, for any reason, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

**DISPUTES:** Except where prohibited, entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan; (b) 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 attorneys' fees; and (c) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, 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. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

**ENTRANT'S PERSONAL INFORMATION:** Personal Information collected from entrants is subject to PNC Bank's Privacy Statement located on [www.PNCCommunityInsights.com](http://www.PNCCommunityInsights.com). By entering the Sweepstakes, you expressly agree to the terms of the Privacy Policy.

**OFFICIAL RULES/WINNERS LIST.** A copy of these Official Rules and/or the name and city of residence of the prize winners may be obtained by sending a self-addressed, stamped envelope to PNC Community Insights, "Rules" or "Winners List" (specify which), Morpace. Requests must be received by 4 weeks from drawing date to be honored.

**SPONSOR.** PNC Bank, National Association, 249 Fifth Avenue, Pittsburgh, PA, 15222. **ADMINISTRATOR:** Morpace Inc., 31700 Middlebelt Road, Suite 200, Farmington Hills, MI 48334, United States.

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