

FNBT.COM BANK Official Rules-July 1, 2010

NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES.

EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

FNBT.COM BANK is the sponsor of the Sweepstakes. The FNBT.COM BANK address is: 29 N. Eglin Pkwy, Fort Walton Beach, FL 32548.

Sweepstakes Period: July 1 – July 31, 2010

Sweepstakes starts July 1, 2010 at 12:01 pm CST and ends July 31, 2010 at 12:00 CST.

Eligibility: To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a Customer in good standing with FNBT.COM BANK. FNBT.COM BANK employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Sweepstakes Rules and the decisions of FNBT.COM BANK. Sweepstakes void where prohibited by law.

Sweepstakes Entries: Members may enter the drawing by signing up for Online Bill Pay and paying at least one bill online or by legibly printing their name, address, phone number, email address, date of birth, and the words Bill Pay Promotion on a 3" x 5" card and mailing it to Bill Pay promotion attention: Bill Pay Dept., P O Box 1327, Fort Walton Beach, Florida 32549 (one entry per envelope). If an entry form is drawn, but judges are unable to determine the winner because of illegible writing, that entry form will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Proof of mailing does not constitute proof of delivery. FNBT.COM BANK is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of the FNBT.COM BANK and will not be acknowledged or returned. Customers may sign up and pay their bill at any personal computer with Internet access. FNBT.COM BANK is not responsible for lost, late, incomplete, or misdirected entries.

Prize Drawings: We will draw on August 1, 2010 a winner from Customers who make a payment anytime between July 1, 2010 and July 31, 2010, and any mailed in entry. The more frequently you use the service, the greater your chance to win.

There will be one prize drawing for a total of \$25.00 each. Based on this, the total prize amounts for a one month period will be \$25.00. Sweepstakes Prizes valued over \$600.00 will be reported to the IRS and may be taxable as income to the prize recipient. Winner/Prize recipient is solely responsible for all applicable federal, state and local taxes on the prize.

The first drawing will be held at 8:00 am CST, August 1, 2010. iPay Technologies will randomly select a winner from the users/entries from July 1, 2010 through July 31, 2010. All entries received after July 31, 2010 will not be counted. Winners need not be present and will be notified by phone, mail and/or email. Contestants cannot win more than once during the life of the contest. A complete list of winners will be available upon request. Throughout the entire contest, there will be only one winner per household per drawing.

Liability/General Rules: FNBT.COM BANK is not responsible for any loss, which may occur in connection with the Drawing. Entrant agrees to hold FNBT.COM BANK harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. FNBT.COM BANK and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. FNBT.COM BANK is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners. FNBT.COM BANK reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

Tax Issues: FNBT.COM BANK will report all prize winnings over \$600.00 to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.

Publicity Authorization: Each winner agrees to permit the FNBT.COM BANK to utilize his/her name and likeness in promotional and other FNBT.COM BANK materials, without additional compensation or permission, except where prohibited by law.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and FNBT.COM BANK in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Florida, USA, without regard to choice of law rules.

Consumer Disclosure: Odds of winning depend upon number of entries received. There will be one winner per campaign.