

## Sweepstakes Official Rules

**No purchase necessary to enter or win; purchase will not improve chance of winning.** The Expect More Survey Prize Drawing ("Sweepstakes") is open to residents of San Luis Obispo, Santa Barbara, Ventura and Monterey counties eighteen (18) years of age or older as of the date of entry. Employees of Heritage Oaks Bank and Business First Bank and their immediate families are not eligible to win. If eligible, you may enter the Sweepstakes by completing the survey form available on the Heritage Oaks Bank website homepage, [www.heritageoaksbank.com](http://www.heritageoaksbank.com). Only one entry per household or business. Entries must contain only one individual name to be valid. Winner will receive a \$100 Heritage Oaks Bank Visa® Gift Card. Contest ends January 22, 2010. Winner will be selected Monday, January 25, 2010. Participation constitutes the participant's unconditional agreement to Official Rules and the decisions of Heritage Oaks Bank, Business First Bank and its agents. Void where prohibited by law. Subject to all applicable Federal, state and local laws.

**SELECTION PROCESS, VERIFICATION AND RELEASE.** Potential prize winner will be selected in a random drawing from all eligible survey entries received. Three attempts to contact the potential winner will be made within ten (10) days of the drawing by email and/or telephone. Potential winner's claim to the prize is subject to verification by the Sponsor. In the event that the potential winner's claim is not verified to the satisfaction of the Sponsor, if a potential winner declines to accept the prize, or in the event that prize notification cannot be accomplished within ten (10) days from the first notification attempt, the potential winner may be disqualified in Sponsor's sole discretion, and the Sponsor will select an alternate winner. By entering and/or participating, the prize winner and each participant release Heritage Oaks Bank and Business First Bank and its affiliates and the officers, directors, contractors, employees and agents of each from any and all liability, damages, claims or causes of actions of any kind whatsoever for injuries, damages, or losses to person or property which may be sustained in connection with the Sweepstakes, or the receipt, enjoyment or use of the prize. **ODDS OF WINNING.** The number of entries received will determine the odds of winning. All entries have an equal chance of winning.

**TAXES.** All taxes associated with the prizes are the sole responsibility of each winner. Sponsor reserves the right to withhold any taxes as required by applicable law, or to collect any information from winners which may be necessary for taxation purposes.

**TECHNICAL MALFUNCTIONS DISCLAIMER.** If, in Sponsor's opinion, there is any suspected or actual evidence of tampering with any portion of the Sweepstakes, or if technical difficulties compromise the integrity of the Sweepstakes, or an unauthorized technical or human intervention or other event detrimental to the proper administration, play or conduct of the Sweepstakes occurs, the Sponsor reserves the right, at its sole discretion, to (a) suspend or cancel the Sweepstakes in part or in its entirety, (b) void any suspected entries, and/or (c) conduct a drawing to award the prize using all of the entries received prior to suspension or cancellation or, if Sponsor determines it would be impossible to award the prize to randomly selected winner in a fair and appropriate manner, the prize shall be donated to a charity selected by Sponsor. Notice of any such change, suspension or cancellation shall be posted at [www.heritageoaksbank.com](http://www.heritageoaksbank.com). Any attempt to deliberately undermine the legitimate operation of this sweepstakes is a violation of criminal and civil laws and should such an attempt be made, sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law.

**DISPUTE RESOLUTION.** Each participant agrees that: (a) any and all disputes, claims, and causes of action arising out of or in connection with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in the Superior Court for San Luis Obispo County; (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 shall such damages include attorneys' fees; and (c) under no circumstances will a participant be permitted to obtain awards for, and each participant hereby waives all rights to punitive, incidental, or consequential damages, or any other damages other than actual out-of-pocket expenses. Participants shall not claim or receive any damages subject to being 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 participants and the Sponsor in connection with the Sweepstakes, shall be governed by and construed in accordance with the laws of the State of California.

**PRIVACY NOTICE.** Information participants provide to Sponsor may be used to communicate with participants for marketing purposes. By entering the contest, you give permission to Heritage Oaks Bank and Business First Bank to contact you by telephone, e-mail or mail to solicit business or advertise the Bank's products and services. Information you provide will not be shared with third parties for marketing purposes.

**SPONSOR.** Heritage Oaks Bank, 1222 Vine Street, Paso Robles, CA 93446, is sponsoring this Sweepstakes.