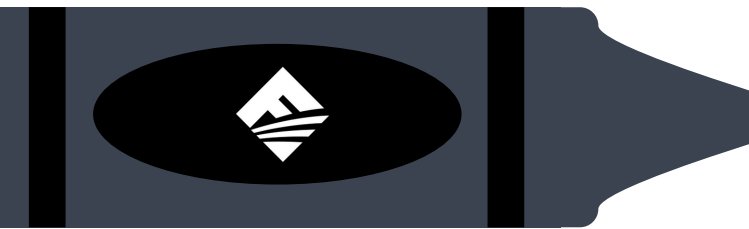




COLORING SWEEPSTAKES

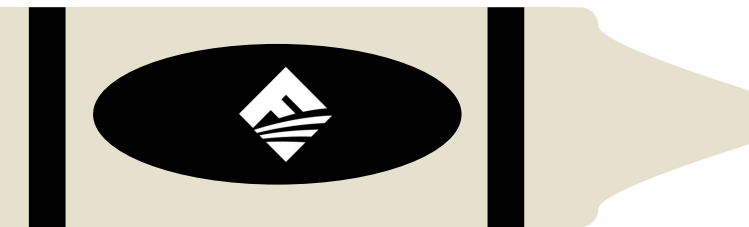
SPONSORED BY FIRST INDEPENDENT BANK

ENTER TODAY | ALL AGES ARE WELCOME



PICK UP COLORING PAGES

Visit First Independent Bank of Cottonwood starting Monday, June 9, 2025, to pick up coloring pages. Take as many as you would like with you!



COLOR YOUR WAY

Get creative and color away. There will be 4 age brackets. There will be one for ages 0-4, one for ages 5-9, one for ages 10-15, and one for ages 16 and older.



TURN IN COLORING PAGES

Return coloring pages to First Independent Bank of Cottonwood by Friday, July 11, 2025. Winners will be randomly chosen on Wednesday, July 16, 2025.

**See full terms and conditions on www.fibmn.com.*

Big enough to know business. Small enough to know you.



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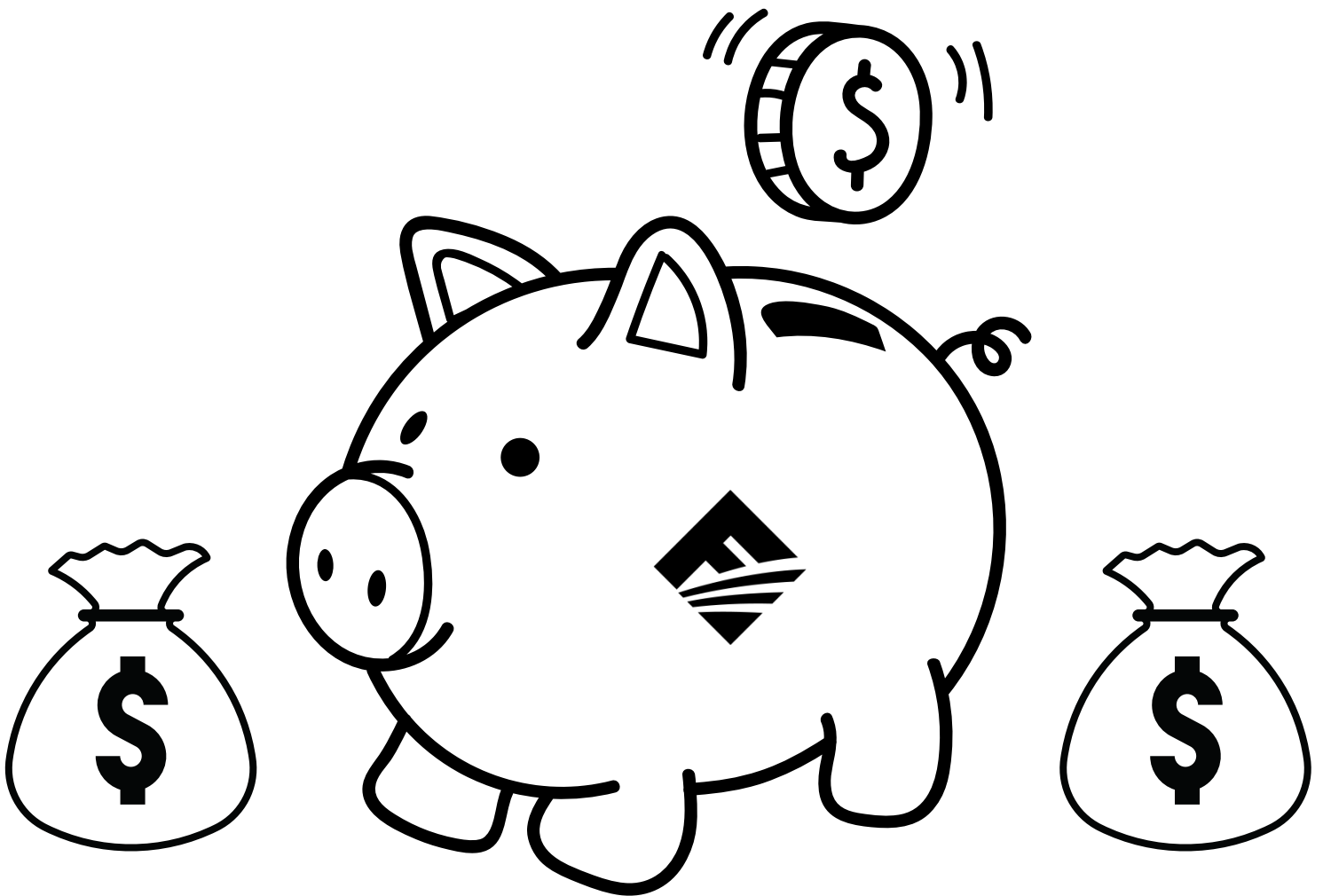




COLORING SWEEPSTAKES

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COLOR THE FIB PIGGY BANK AND SAVINGS



**Write your full name, phone number, and age on the reverse side.*

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COLORING SWEEPSTAKES

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COLOR THE COTTONWOOD COMING HOME DAYS MEDALLION



**Write your full name, phone number, and age on the reverse side.*

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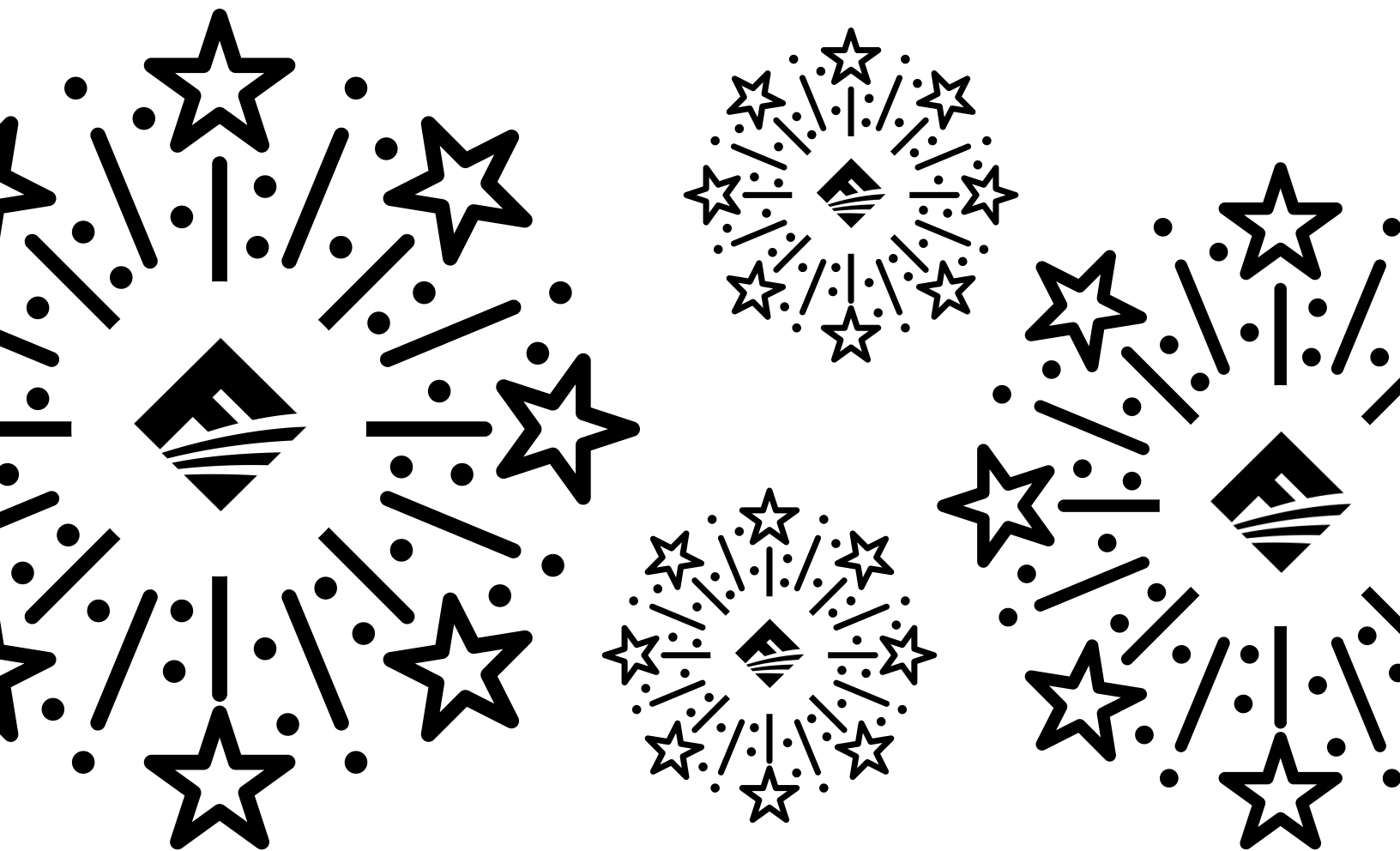




COLORING SWEEPSTAKES

SPONSORED BY FIRST INDEPENDENT BANK

COLOR THE FIB FIREWORKS AND NIGHT SKY



**Write your full name, phone number, and age on the reverse side.*

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COLORING SWEEPSTAKES

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DRAW YOUR FAVORITE COTTONWOOD COMING HOME DAYS ACTIVITY

**Write your full name, phone number, and age on the reverse side.*

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COLORING SWEEPSTAKES

SPONSORED BY FIRST INDEPENDENT BANK

DRAW YOUR FAVORITE SUMMER ACTIVITY

**Write your full name, phone number, and age on the reverse side.*

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Cottonwood Coming Home Days Coloring Sweepstakes Sponsored by First Independent Bank

Official Terms and Conditions

No purchase is necessary to enter to win. A purchase will not increase the chances of winning. It is illegal to give any advantage to buyers in a Sweepstakes. Void where prohibited. All rights reserved.

The Sponsor: First Independent Bank, 111 West Main Street, Cottonwood, Minnesota 56229, United States is the sponsor (the “Sponsor”) of the “Cottonwood Coming Home Days Coloring Sweepstakes Sponsored by First Independent Bank” (the “Promotion”).

Promotion Period: The “Cottonwood Coming Home Days Coloring Sweepstakes Sponsored by First Independent Bank” begins at 8:30 a.m. CT on Monday, June 9, 2025, and ends on Friday, July 11, 2025, at 11:59 p.m. CT (the “Promotion Period”). Entries must be submitted at First Independent Bank of Cottonwood in order to be eligible. Entries received outside of the Promotion Period or location will be deemed ineligible to win.

Eligibility: The Promotion is only open to legal residents of the fifty (50) United States and the District of Columbia. Void in Puerto Rico and where prohibited by law. Individuals must be four (4) years of age or younger at the time of entry to participate in the 0-4 age bracket portion of the Promotion. Individuals must be between five (5) and nine (9) years of age at the time of entry to participate in the 5-9 age bracket portion of the Promotion. Individuals must be between ten (10) and fifteen (15) years of age at the time of entry to participate in the 10-15 age bracket portion of the Promotion. Individuals must be sixteen (16) years of age or older at the time of entry to participate in the 16 or older age bracket portion of the Promotion. Employees, their immediate families (spouse, parents, children, siblings, etc.) and their respective household members (relation or not) are not eligible to enter. The Promotion is subject to all applicable federal, state, and local laws and regulations.

Entry Rules: There is one (1) way to enter the Promotion during the Promotion Period. The entrant must visit First Independent Bank of Cottonwood starting Monday, June 9, 2025, to pick up coloring pages. Entrants may take as many coloring pages as they would like with them. Participants must then complete the coloring pages and write their full name, phone number, and age on the reverse side. Entrants must return the coloring pages to First Independent Bank of Cottonwood by Friday, July 11, 2025, at 11:59 p.m. The coloring pages may be returned directly to a First Independent Bank of Cottonwood Customer Service Representative or via the First Independent Bank of Cottonwood's night drop box. Entrants may enter only by using the provided entry method described in these Terms and Conditions. Entries that are reproduced, copied, illegible, incomplete, or inaccurate are void. All entries become the property of the Sponsor and will not be acknowledged, returned, or verified for receipt. Eligible individuals are permitted to submit as many completed coloring pages as they wish during the Promotion Period. No purchase is necessary to enter or win. A purchase will not increase your chances of winning. It is illegal to give any advantage to buyers in a Sweepstakes. Void where prohibited. Chances of winning a prize are based upon the number of eligible entries received. These prizes are non-transferable. These prizes may not be exchanged or redeemed for cash at First Independent Bank.

Odds: Actual odds of winning the prizes depend upon the total number of eligible entries received. A purchase will not increase your chances of winning. It is illegal to give any advantage to buyers in a Sweepstakes.

Prizes: There will be one (1) winner for the 0-4 age bracket portion of the Promotion, one (1) winner for the 5-9 age bracket portion of the Promotion, one (1) winner for the 10-15 age bracket portion of the Promotion, one (1) winner for the 16 or older age bracket portion of the Promotion, and the winners will be randomly chosen from the pool of entrants. One (1) First Independent Bank Piggy Bank with one (1) Black First Independent Bank Foldable Frisbee, one (1) First Independent Bank Piggy Bank with one (1) Black First Independent Bank Foldable Frisbee, one (1) Wood First Independent Bank Wireless Charging Station with three (3) Gray First Independent Bank Lighted Twist Pens, and one (1) Gray First Independent Bank Tote Bags with one (1) Black First Independent Bank Velcro Back Hat and one (1) Black Unisex First Independent Bank T-Shirt will be given away during the Promotion Period. The approximate retail value of the one (1) First Independent Bank Piggy Bank with one (1) Black First Independent Bank Foldable Frisbee is \$5.54. The approximate retail value of the one (1) First Independent Bank Piggy Bank with one (1) Black First

Independent Bank Foldable Frisbee is \$5.54. The approximate retail value of the one (1) Wood First Independent Bank Wireless Charging Station with three (3) Gray First Independent Bank Lighted Twist Pens is \$32.97. The approximate value of the one (1) Gray First Independent Bank Tote Bag with one (1) Black First Independent Bank Velcro Back Hat and one (1) Black Unisex First Independent Bank T-Shirt is \$29.66. Actual or appraised value may differ at the time of the prize award. The one (1) First Independent Bank Piggy Bank with one (1) Black First Independent Bank Foldable Frisbee will be the prize associated with the 0-4 age bracket portion of the Promotion, which is open to individuals who are four (4) years of age or younger. The one (1) First Independent Bank Piggy Bank with one (1) Black First Independent Bank Foldable Frisbee will be the prize associated with the 5-9 age bracket portion of the Promotion, which is open to individuals who are between five (5) and nine (9) years of age. The one (1) Wood First Independent Bank Wireless Charging Station with three (3) Gray First Independent Bank Lighted Twist Pens will be the prize associated with the 10-15 age bracket portion of the Promotion, which is open to individuals who are between ten (10) and fifteen (15) years of age. The one (1) Gray First Independent Bank Tote Bag with one (1) Black First Independent Bank Velcro Back Hat and one (1) Black Unisex First Independent Bank T-Shirt will be the prize associated with the 16 or older age bracket portion of the Promotion, which is open to individuals who are sixteen (16) years of age or older. You are not guaranteed to win a prize. Chances of winning a prize are based upon the number of eligible entries received. A purchase will not increase your chances of winning. It is illegal to give any advantage to buyers in a Sweepstakes. These prizes are non-transferable. These prizes may not be exchanged or redeemed for cash at First Independent Bank. The Sponsor reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at the Sponsor's sole discretion. Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient. All prizes are awarded "as is" and without warranty of any kind, express, or implied (including, without limitation, any implied warranty or merchantability or fitness for a particular purpose), and the "Released Parties" (as defined below) do not make any representations, warranties or guarantees, express or implied, relating to these prizes or the Promotion.

Potential Winner Selection and Prize Claim: The Promotion's random winner selection process will be held on or about Wednesday, July 16, 2025. The Promotion's random winner selection process will be conducted by the Sponsor at First Independent Bank in Cottonwood. All decisions are final and binding on matters relating to the Promotion. First Independent Bank's Director of Marketing will contact the winners by the phone numbers provided by the entrants on the reverse side of the coloring pages on or about Wednesday,

July 16, 2025. If the Director of Marketing is unable to contact the winners due to inaccurate or incomplete information provided on the reverse side of the coloring pages, the Sponsor reserves the right to conduct the Promotion's random winner selection process again. The prizes may also be forfeited and awarded to other eligible entrants who are selected through the Promotion's random winner selection process should the prior winners fail to follow up or pick up their prize within 15 days of the Director of Marketing's first attempt to contact them via the information provided on the reverse side of the coloring pages. Prizes must be claimed in person from the First Independent Bank Cottonwood branch location. The winners must be present to claim the prize. The Sponsor is not responsible for any delay in awarding any prize. The Sponsor reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at the Sponsor's sole discretion.

Additional Terms: By participating, entrants agree to the Official Terms and Conditions, which shall be final in all respects and release, discharge, indemnify, and hold harmless the Sponsor and its respective financial institutions, parent companies, affiliates, subsidiaries, divisions, and employees from any liability, claims, or damages arising out of their participation in the Promotion and the acceptance, use, misuse, or possession of any prize. By accepting a prize, the winner agrees to, where legal, the Sponsor's and its designees' use of his or her name, photograph, likeness, statements, biographical information, voice, and provided contact information for all advertising and publicity purposes without compensation, additional notice, or permission.

Limitation of Liability: By entering, entrants agree to release and hold harmless the Sponsor, Facebook, Meta, and their respective subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors (collectively, the "Released Parties") from any and all liability or legal claims, class action suits, charges, proceedings, other suits, actions, expenses, attorney's fees, illness, injury, death, loss, or damage that may occur, directly or indirectly, from the entrant's participation in the Promotion. The Sponsor reserves the right to cancel, terminate, modify, or suspend the Promotion as determined by the Sponsor in its sole discretion. The Sponsor reserves the right to void entries for any reason in its sole discretion. The Sponsor does not assume responsibility for any non-authorized intervention with the conduct of the Promotion. The Promotion is governed by laws of the United States with venue in Cottonwood, Minnesota for the resolution of all claims and disputes.

Social Media Disclaimer: This Promotion is in no way sponsored, endorsed, or administered by, or associated with Facebook, Meta, YouTube, LinkedIn, Google, or their respective affiliates. You understand that you are providing your information to the Sponsor of this Promotion and not to Facebook, Meta, YouTube, LinkedIn, Google, or their respective affiliates.

Approvals

Kendra Wanke | Director of Marketing | Friday, June 6, 2025

Heather Murphy | Vice President of Human Resources | Monday, June 9, 2025

Rebecca Velde | Compliance Officer | Monday, June 9, 2025