**LIGHTS, CAMERA, SAVE! VIDEO CONTEST**
**2026-2027 OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.**

**ELIGIBILITY.** The Lights, Camera, Save! Video Contest ("Contest") is open to legal residents of the fifty (50) United States and the District of Columbia who live in the United States or the District of Columbia and are between ages thirteen (13) and eighteen (18) as of October 1, 2026. Children of employees and their immediate family and household members (whether or not related) of the American Bankers Association Foundation ("ABAF") ("Sponsor"), the American Bankers Association, any participating financial institution ("PFI"), and any of their parent companies, affiliates, subsidiaries, independent contractors, officers, directors, advertising and promotion agencies, and all other entities or individuals associated with the development, administration, or fulfillment of this Contest (collectively, the "Contest Entities") are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply.

"Local Participating Financial Institution" or "Local PFI" means a Participating Financial Institution location or branch that is reasonably accessible in person to the entrant based on the entrant's place of residence or school. Sponsor reserves the right to determine, in its sole discretion, whether a PFI qualifies as "local" for purposes of entry. Notwithstanding the foregoing, entrants who are existing customers or members of a Participating Financial Institution may submit through that institution even if the branch is not geographically proximate.

**CONTEST PERIOD.** Contest begins at 12:00:00 a.m. Eastern Time ("ET") on October 1, 2026, and ends at 11:59:59 p.m. ET on December 1, 2026 ("Contest Period"). Sponsor's clock is the official timekeeper for this Contest.

**HOW TO ENTER.** All entries must be received during the Contest Period and in the manner described in the official entry packet to be eligible for prizes. Obtain an official entry packet from a PFI and review and follow the instructions in the packet to enter the Contest. You (an "entrant") can participate in the Contest by: (1) submitting at your local PFI, if you are not a minor; or (2) having your parent or legal guardian submit at your local PFI (as defined herein), if you are a minor, a completed entry packet (entry form, Affidavit of Parent/Guardian (if applicable), and Affidavit of Eligibility and Liability Release). In addition to the completed entry packet, you must also submit electronically by December 1, 2026, an original video that conforms to the "Submission Requirements" noted below ("Video") by: (1) posting the Video on YouTube.com or other PFI-designated social networking or video sharing websites (collectively, the "Designated Websites"); and (2) providing the link to the Video in the completed entry packet.

Participation in the Contest requires submission through a PFI and an unlimited number of PFIs may participate in the Contest. However, Sponsor does not guarantee that a Participating Financial Institution will be available in any particular geographic area. Sponsor shall have no obligation to identify, assign, or facilitate a Participating Financial Institution for any entrant. If no Participating Financial Institution is available or willing to accept an entry in a given area, entries from that area may not be accepted.

There is no limit to the number of entries at each PFI. **Prior to entering the Contest, entrants (if not minors in their legal state of residence) or parents and/or legal guardians of minor entrants must acknowledge that they agree: (1) to their/their child's entry in the Contest; and (2) that the Contest Entities shall have a license (discussed further in the "Use of Videos and Entry Information" section below) in and to their/their child's submitted Video (including all material embodied therein) immediately upon submission.**

All submissions are subject to review and acceptance by the applicable Participating Financial Institution in accordance with these Official Rules.

**SUBMISSION REQUIREMENTS. Limit one (1) Video per entrant, regardless of PFI and/or method of entry. Submission of multiple Videos by or on behalf of the same entrant (including submission of one Video at more than one PFI) will result in ineligibility with respect to all Videos submitted by or on behalf of that entrant. Each Video and accompanying entry packet**



© 2026–2027 American Bankers Association, Washington, D.C.

**may have only one individual listed as the entrant. Contest Entities shall consider the entrant to be the person whose name is on the completed entry packet associated with a Video, regardless of how many other individuals appear in and/or contribute to a Video.**

Videos must concern a money-related topic and showcase sound personal financial skills, including but not limited to budgeting, credit scores, retirement, protecting financial identity, paying for college, and managing debt, keeping in mind the "Judging Criteria" section below.

Each Video submitted in connection with the Contest must be: (1) in English; (2) no more than thirty (30) seconds in length; and (3) the entrant's original work, meaning the entrant is the primary creator and has secured all necessary rights, licenses, and permissions for any content included in the Video.

**Use of Artificial Intelligence Tools.** Entrants may use generative artificial intelligence tools to assist in creating a Video only to the extent that: (a) the entrant has all necessary rights to any AI-generated or AI-assisted content included in the Video; (b) the use of such tools does not result in the inclusion of third-party copyrighted, trademarked, or proprietary material without permission; and (c) the entrant remains the primary creator and retains full responsibility for the originality and compliance of the Video. Sponsor reserves the right to request disclosure of the use of AI tools and to disqualify any Video that, in Sponsor's sole discretion, relies substantially on AI-generated content or otherwise violates these Official Rules. Videos must not include synthetic or manipulated media that misrepresents any real person, institution, or financial product in a deceptive or misleading manner.

Videos must not, as determined in Sponsor's sole and absolute discretion: (1) have been previously submitted to or won any prior contest or promotion; provided that posting solely for purposes of entering this Contest shall not be deemed prior publication; (2) infringe upon any rights of any third party, including, without limitation, copyright, trademark, and rights of publicity and/or privacy; (3) copy, incorporate, or include music or video from any movies, commercials, radio, television, or the Internet, unless the entrant is the lawful copyright owner of such material; (4) be or contain any content that is or may be perceived as violent, immoral, defamatory, derogatory, offensive, illegal, sexually suggestive, obscene, or similarly inappropriate, or that represents Contest Entities or any financial institution in a negative way or in any manner not consistent with their brand and/or reputation; (5) contain, include, or encourage images or activities that are dangerous, unsafe, or present unreasonable risk of harm to person or property; (6) suggest or imply to any person to undertake any dangerous, unsafe, or unduly risky activity; (7) be dangerous or unsafe to make or produce; (8) contain any mention, discussion, logo, trademark, service mark, watermark, emblem, stamp, storefront, trade dress, mascot, photograph, or other image or intellectual property of any business or company without that entity's prior written consent; and (9) contain any names or private and/or sensitive information about the entrant or anyone else. Entrants represent and warrant that they have complied with all applicable license terms, terms of use, and usage restrictions for any software, applications, or tools (including video creation platforms and generative AI tools) used in connection with the creation of the Video. Such inappropriate Videos are strictly prohibited, and any Video in violation of the above requirements and restrictions, as determined in Sponsor's sole and absolute discretion, shall be deemed void.

Videos do not have to include any people, but if a Video includes anyone other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents and/or legal guardians must have received each person's permission to submit the Video for the Contest prior to submitting the Video. By submitting a Video that includes pictures or images of any people other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents and/or legal guardians represent and warrant to Sponsor that said entrant or parents and/or legal guardians of minor entrant have obtained express permission of such people to submit a Video including their likeness or image to Sponsor in connection with this Contest, with the understanding that upon submission, Contest Entities have a license (as discussed in the "Use of Videos and Entry Information" section below) in and to the Video.

By submitting a Video in the Contest, each entrant and, if the entrant is a minor, his/her parent or legal guardian, represent and warrant that the above requirements have been met. Failure to satisfy these requirements, as determined in Sponsor's sole and absolute discretion, may result in ineligibility with respect to all Videos submitted by or on behalf of that entrant.



© 2026–2027 American Bankers Association, Washington, D.C.

**GENERAL RULES. By submitting a Video in connection with the Contest, each entrant is granting to Sponsor an exclusive license to use the Video, and an entrant or those acting on behalf of an entrant may not during the Contest Period distribute, disseminate, sell, use, license, or post the Video or any copies thereof in any medium (including other Internet sites, with the exception of Designated Websites, as discussed in the "How to Enter" section above) without the prior express written consent of Sponsor.** Additionally, Videos cannot be entered in other contests or promotions. Contest Entities and Releasees (as defined below) shall not be responsible for non-conforming, lost, late, incomplete, inaccurate, delayed, undelivered, misdirected, or illegible entries or Videos (or any component thereof) or for inaccurate entry information, whether caused by Sponsor or entrant or by any computer, technical, or human error or malfunction that may occur in the processing or judging of Videos, the administration of this Contest, or in the announcement of prizes. Additionally, Contest Entities and Releasees (as defined below) shall not be responsible for incorrect or changed URLs concerning Videos posted on Designated Websites. Incomplete and/or duplicate Videos are not permitted and will be deemed void. The use of any device to automate the entry and/or voting process is absolutely prohibited, and any such entries and/or votes shall be void. Sponsor reserves the right, in its sole and absolute discretion, to void suspect Videos, entries, and/or votes or to modify, cancel, terminate, or suspend the Contest should a virus, bug, or other cause corrupt or impair the administration, security, or integrity of the Contest.

**USE OF VIDEOS AND ENTRY INFORMATION.** By entering this Contest and submitting a Video, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), as a condition of participation in the Contest: (a) grants a royalty-free, perpetual, and irrevocable worldwide license, regardless of subsequent assignment or ownership change, exclusive to Contest Entities (except for the limited rights accorded to Designated Websites through their Terms of Use), to use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from, and otherwise show and use (unless prohibited by applicable law) the Video (including all material embodied therein), in any way or in any media or form, now or hereafter known or developed, in whole or in part, for trade, advertising, promotional, marketing, commercial, trade, or other purposes as Contest Entities determine, in their sole and absolute discretion. Neither entrants nor minor entrants' parents and/or legal guardians shall have a right of notice, review, or approval of any such use of the Video and/or entrant's name. Each entrant and minor entrant's parent or legal guardian: (a) upon request by Contest Entities or their agents or representatives, shall sign any documents for such purpose; (b) acknowledges and agrees that the Video (or any part thereof) and/or the entrant's name may be used in whole or in part, alone or in combination with other works, and that the Video may be changed, altered, edited, modified, or used in any other manner, as solely determined by Contest Entities; and (c) warrants and represents that entrant has received all rights, releases, and permissions in writing that may be necessary from any individual appearing in a Video and from the videographer of the Video to grant this license for the use of the Video as stated.

**JUDGING CRITERIA FOR THE PRELIMINARY AND FINAL ROUNDS.** For the Preliminary and Final Rounds (defined and discussed below), all Videos shall be judged based on the following weighted criteria: (1) 40% for message (the content covered in the Video should be relevant, concern a money-related topic, and showcase sound personal financial skills, including but not limited to budgeting, credit scores, retirement, protecting financial identity, paying for college, and managing debt); (2) 30% for production value, a/k/a presentation quality; and (3) 30% for creativity. In the event of a tie in the Preliminary and/or Final Rounds, Videos shall be rated on an additional category by the same panel of judges based on "overall impression." The rating for the "overall impression" category shall be based on a scale of one (1) to ten (10), with one (1) being the lowest score and ten (10) being the highest score. The tie shall be broken and awarded to the highest cumulative score of the "overall impression" category rating from all participating judges.

**SELECTION OF WINNERS.**

**Preliminary Round – PFI Selections**: From December 2-9, 2026, each PFI shall judge all eligible Videos submitted at its location based on the "Judging Criteria for the Preliminary and Final Rounds" section above and select one (1) winning Video. PFIs that have more than one (1) location/branch in a state may submit only one (1) winning Video per state. PFIs that have more than one (1) location/branch in a state are responsible for coordinating, judging, and selecting (based on the criteria in the "Judging Criteria for the Preliminary and Final Rounds" section above) one (1) winning Video from among all Videos submitted to that PFI in a state. PFIs operating in multiple states may submit one (1) winning Video from each state. The PFI for each state is responsible for notifying the entrant (if not a minor) or parent or legal guardian (if a minor) of the entrant's Video as being selected as a winner in the Preliminary Round.



© 2026–2027 American Bankers Association, Washington, D.C.

Each Participating Financial Institution retains sole discretion to review submissions received at its location and to determine whether to accept and/or advance any Video for participation in the Contest. A Participating Financial Institution may decline to accept, evaluate, or submit any Video, including any Video that it determines, in its sole discretion, does not appropriately represent the institution or is otherwise not suitable for submission, even if such Video may otherwise meet the minimum eligibility requirements set forth in these Official Rules. Entrants acknowledge that submission to a Participating Financial Institution does not guarantee that the Video will be entered into or advanced in the Contest.

**Second Round – Voting on Instagram** : **If a Video is selected as a winner by a PFI in the Preliminary Round, the entrant (if not a minor) or parent or legal guardian of entrant (if a minor) must submit a physical file of the Video to Sponsor between December 10, 2026 through January 5, 2027, as described in the official entry packet. As a condition of advancing to the Second Round and having a Video posted on the ABA Instagram Account or any other Contest-related social media platform, any participant (if not a minor) or the parent or legal guardian of any participant (if a minor) in the Video must execute and return any publicity, photography, video, social media, likeness, and related release forms required by Sponsor. Failure to timely execute and return such forms may result in disqualification and selection of an alternate Video, in Sponsor's sole discretion.**

Beginning on January 12, 2027, each Video that was selected as a winner by a PFI in the Preliminary Round and whose entrant (if not a minor) or parent or legal guardian (if a minor) submitted a physical file of the Video to Sponsor from December 9, 2026 through January 5, 2027, will be posted in randomly selected pairs of two (2) to the American Bankers Association official Instagram account at "@americanbankersassociation" ("ABA Instagram Account"). Sponsor or its designees will randomly select the pairings of Videos to compete to advance to the Final Round. In the event there is an uneven number of Videos in the Second Round, three (3) Videos will be randomly selected by Sponsor or its designees for a three (3)-way face-off, in which one (1) winner will be selected from those three (3) Videos to advance to the Final Round.

**Voting for the Second Round will take place following the posting of the Videos for a time period to be determined by Sponsor ("Voting Period"). The actual length of the Voting Period will depend on the number of eligible PFI selected winners in the Preliminary Round, and Sponsor or its designees will advise of the specific Voting Period when the Videos are posted on Instagram.** Only participants with active Instagram accounts will be able to vote. **Limit one (1) vote per Instagram account/profile per matchup of Videos. This promotion is not sponsored, endorsed, or administered by, or associated with Instagram. By participating, entrants and voters release Instagram from any responsibility related to this Contest. Submission of multiple votes per matchup of Videos by or on behalf of the same Instagram account/profile will result in ineligibility with respect to all votes submitted from that Instagram account/profile. Further, votes generated by automated means, bots, or incentive programs are prohibited and will be disqualified.**

Each Video that receives the most votes in each two-way face-off (or three-way face-off in the event there is an uneven number of Videos in the Second Round) will advance to the Final Round. In the event of a tie in a two-way face-off (or three-way face-off in the event there is an uneven number of Videos in the Second Round), the winner shall be determined by the Video that received the higher score in the Preliminary Round.

**Final Round:** There will be a total of four (4) winners (each, a "Winner") chosen in the Final Round. Three (3) Winners will be chosen by Sponsor's Choice, and one (1) Winner will be chosen by Bankers' Choice, as noted below.

**Final Round – Sponsor's Choice:** Judging for the Final Round shall occur on or about January 18-21, 2027. Sponsor or its designees shall judge all eligible Videos selected as a winner in the Second Round based on the "Judging Criteria for the Preliminary and Final Rounds" section above and shall select the top five (5) finalists ("Finalists"). In all cases, Sponsor's decisions are final and binding. On February 5, 2027, the Finalists will be announced on the ABA Instagram Account. From these Finalists, Sponsor shall select one (1) grand prize Winner, one (1) second place Winner, and one (1) third place Winner. On or about February 25, 2027, the three Winners will be announced on the ABA Instagram Account. Winners do not have to be present at selection or announcement of Winners to win.



© 2026–2027 American Bankers Association, Washington, D.C.

**Final Round - Bankers' Choice:** At the 2027 Conference for Community Bankers ("Conference"), currently scheduled for February 14-16, 2027, registered attendees of the Conference will be allowed to vote in person or by Conference app while at the Conference, for their favorite Video from the Finalists selected by Sponsor in the Final Round. Limit one vote per registered Conference attendee. The submission of multiple votes by a registered Conference attendee will result in ineligibility with respect to all votes submitted by that attendee. The Video with the most eligible votes at the Conference shall win the Bankers' Choice prize. The Bankers' Choice Winner will be announced at the Conference and on the Conference app on February 16, 2027 (or an alternate date if the Conference is rescheduled). Winner does not have to be present at Winner selection or announcement to win. A Winner in Bankers' Choice may also be a Winner in Sponsor's Choice.

**PRIZES.**

**Final Round Prizes**: Total of four (4) prizes (each, a "Prize," and collectively, "Prizes") awarded.

**Sponsor's Choice Prizes:** One (1) Grand Prize Winner will receive $10,000. One (1) Second Place Winner will receive $5,000. One (1) Third Place Winner will receive $2,500. Each Sponsor's Choice Winner (if not a minor) or parent or legal guardian of each Sponsor's Choice Winner (if a minor) is solely responsible for all costs and expenses related to receipt and/or use of a Prize, including but not limited to taxes.

**Bankers' Choice Prize:** One (1) Winner will receive a 'content creator' prize bundle comprised of items of Sponsor's choice related to video and social media creation, with a verifiable retail value of at least $750. The Bankers' Choice Winner (if not a minor) or parent or legal guardian of the Bankers' Choice Winner (if a minor) is solely responsible for all costs and expenses related to receipt and/or use of a Prize, including but not limited to taxes.

**School or Recognized Educator Prizes for the Final Round**: For each Final Round Sponsor's Choice Winner either: (a) enrolled in a public or private primary or secondary school (grades K-12); or (b) home-schooled (grades K-12) as of October 1, 2026, his/her school or recognized educator (as described below) will receive: (a) $300 (Grand Prize Winner); (b) $200 (Second Place Winner); and (c) $100 (Third Place Winner) (each a "Winning Educator Prize"). If a Final Round Sponsor's Choice Winner identifies an educator in his/her entry form who was instrumental in the entrant's decision to enter the Contest, that educator will receive the corresponding Winning Educator Prize. If a Final Round Sponsor's Choice Winner does not identify an educator in his/her entry form, the Winner's school will receive the corresponding Winning Educator Prize. For Final Round Sponsor's Choice Winners who, as of October 1, 2026, were not enrolled in school or not enrolled in grades K-12, the Winning Educator Prize shall be forfeited

Total Verifiable Retail Value of all Prizes: $18,850.

**HOW TO CLAIM PRIZES.**

On or about January 29, 2027, Sponsor or its designees will reasonably attempt to notify via telephone and/or email each PFI from where the Final Round Winners' Videos originated. Sponsor or its designees will then reasonably attempt to notify each Final Round Winner (if not a minor) or parent or legal guardian of each Final Round Winner (if a minor) of his/her or his/her child's winning status via the telephone number and/or email address provided in his/her entry packet. If the Final Round Winner (if not a minor) or parent or legal guardian of a Final Round Winner (if a minor) does not respond to the contact attempt within five (5) business days of the notification date, or if the Final Round Winner (if not a minor) or parent or legal guardian of a Final Round Winner (if a minor) declines a Prize, Sponsor or its designees may select another Final Round Winner, at and in a manner to be determined in Sponsor's sole and absolute discretion. Each Final Round Winner (if not a minor) or each minor Final Round Winner's parent or legal guardian must confirm his/her or his/her child's eligibility and accept the Prize on his/her or his/her child's behalf. To accept and receive a Prize, each Final Round Winner (if not a minor) or a parent or legal guardian of a minor Final Round Winner must complete, sign, and return an Affidavit of Eligibility ("Affidavit") and, where lawful, Liability/Publicity Release ("Release Affidavit and Release") by March 5, 2027. If the indicated forms are not signed and returned by the time indicated on the documents, or if a Final Round Winner does not meet the



© 2026–2027 American Bankers Association, Washington, D.C.

eligibility criteria or is otherwise unwilling or unable to comply with these Official Rules, or cannot be contacted by March 5, 2027, an alternate Final Round Winner may be selected at and in a manner to be determined in Sponsor's sole and absolute discretion.

**ODDS.** Odds of winning a Prize depend on the number of eligible entries received.

**PUBLICITY.** Unless prohibited by law, participation in the Contest constitutes each entrant's and, if the entrant is a minor, his/her parent or legal guardian's consent for Contest Entities to use each parent or legal guardian's name (if the entrant is a minor) and the entrant's name, age, hometown, and state of residence for Contest or promotional purposes in any media now known or later developed, without payment or consideration to the entrant or his/her parent(s) or legal guardian(s). Acceptance of a Prize constitutes permission for Contest Entities and their designees to use each Final Round Winner's name, Video, photograph, image, likeness, and/or statement in any manner and in any medium for purposes of advertising and trade without additional compensation, authorization, or remuneration, except where prohibited by law. Such use may include publication and distribution through social media platforms, online video platforms, websites, digital communications, and other electronic media now known or later developed.

**PRIVACY.** Sponsor or its designated entities will collect personal data from entrants and, where applicable, their parents and/or legal guardians, for purposes of administering the Contest and related promotional activities. All information will be handled in accordance with Sponsor's Privacy Policy, available at https://www.aba.com/privacy-policy. For entrants under eighteen (18), verifiable parental or legal guardian consent is required prior to participation. Sponsor will not knowingly collect personal information from children under thirteen (13) without such consent.

**GENERAL CONDITIONS.** By participating in this Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) agrees to be bound by these Official Rules and the decisions or interpretation of Sponsor or its designees regarding the Official Rules, which are final and legally binding in all respects. In the event that a Prize cannot be awarded for any reason or a Final Round Winner is not capable of redeeming a Prize for any reason, Sponsor shall not be obligated to award that Prize, and Sponsor reserves the right, in its sole and absolute discretion, whether or not to substitute a Prize (or portion of a Prize) with a prize of comparable or greater value or cash value. If, for any reason, more than the stated number of Prizes are available and/or claimed, Sponsor reserves the right to award the Prizes in such category by random drawing from among eligible Prize claimants in such Prize category or in a manner to be determined by Sponsor in its sole and absolute discretion. Non-compliance with these Official Rules may result in disqualification. An individual is not a Winner until he/she and his/her parent(s) or legal guardian(s) (if Winner is a minor) have fully complied with these Official Rules. No transfer, assignment, or substitution of a Prize is permitted. Prizes are not exchangeable for merchandise or services.

**GENERAL RELEASE AND WAIVER OF CLAIMS.** By entering the Contest and/or accepting a Prize, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) (for himself/herself and his/her heirs) hereby releases Contest Entities, Instagram, Designated Websites, and all of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, and all of their respective directors, officers, governors, employees, shareholders, and agents (collectively, the "Releasees") from any and all liability, loss, harm, damage, cost, expense, or claims including, but not limited to, third party claims based on: (a) publicity and/or privacy rights, defamation, and intellectual property associated with the entrant or Winner's participation in the Contest, redemption of any Prize in connection with the Contest, and/or use or misuse of any Prize in connection with the Contest, including, but not limited to, all reasonable counsel fees and court costs incurred, property damage, personal injury, and/or death; (b) anything related to the production, promotion, or execution of the Contest (or participation therein), including preemption, cancellation, or rescheduling; and (c) anything that may occur in connection with acceptance and/or use of the Prizes or while participating in the Contest, even if caused or contributed to by the negligence of Releasees.

**LIMITATIONS OF LIABILITY.** Neither Sponsor nor any other Releasees shall be responsible for lost, late, incomplete, stolen, misdirected, illegible, or incomplete entries. Neither Sponsor nor any other Releasees shall be responsible for any incorrect or inaccurate information, whether caused by Sponsor, Releasees, entrants, tampering, or by any of the equipment or programming associated with or utilized in the Contest, and neither Sponsor nor any Releasees shall assume responsibility for any error, omission, defect, theft, destruction, or unauthorized access to the materials related to the Contest. Sponsor reserves the right, in its sole and absolute discretion, to disqualify any individual found to be tampering with the entry process, the voting process, or the operation of the Contest; to be acting in violation of these Official Rules; or to be acting in a non-sportsmanlike or disruptive manner, or with intent or apparent intent to


© 2026–2027 American Bankers Association, Washington, D.C.

annoy, abuse, threaten, embarrass, harm, or harass, in any way, any other person. If for any reason the Contest is not capable of running as planned by reason of, but not limited to, business or market circumstances, force majeure, public health concerns, tampering, unauthorized intervention, actions by entrants or entrants' parents and/or legal guardians, fraud, or any other causes which, Sponsor in its sole and absolute discretion, deems could corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, or the Contest is otherwise not capable of running as planned, Sponsor reserves the right, in its sole and absolute discretion, to cancel, terminate, modify, or suspend the Contest. If such malfunction, error, disruption, or damage occurs, and it impairs the administration, security, fairness, integrity, or proper play of the Contest, Sponsor may, in its sole and absolute discretion, suspend or terminate the Contest or any portion thereof by posting a notice on www.lightscamerasave.com, the Contest Website, the ABA Instagram Account, or at PFI locations. If the Contest or any portion of the Contest is terminated before the end of the Contest Period, Sponsor may select Winners or the remaining Winners from all eligible entries received as of the termination date of the Contest. IN NO EVENT WILL SPONSOR OR ANY RELEASEES BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, CLAIMS, ACTIONS, DAMAGES, LOSSES, OR LIABILITY OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES RESULTING FROM OR ARISING FROM PARTICIPATION IN, OR THE PRODUCTION, PROMOTION, OR ADMINISTRATION OF, THE CONTEST, OR ACCEPTANCE, POSSESSION, USE, MISUSE, OR NONUSE OF A PRIZE THAT MAY BE AWARDED. WITHOUT LIMITING THE FOREGOING, ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS. ANY ATTEMPT BY AN ENTRANT, AN ENTRANT'S PARENT OR LEGAL GUARDIAN, OR ANY OTHER INDIVIDUAL OR ENTITY TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD ANY SUCH ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON OR ENTITY TO THE FULLEST EXTENT PERMITTED BY LAW.

**AGREEMENT TO OFFICIAL RULES.** By participating in the Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), fully and unconditionally agrees to and accepts these Official Rules and the decisions of Sponsor and its designees, which are final and binding in all matters relating to the Contest. By participating in the Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), waives any right to claim ambiguity in these Official Rules. In the event of any inconsistency with any other materials, these Official Rules shall govern.

**MISCELLANEOUS.** Each entry and Video are subject to verification by Sponsor and its designees.

**NON-WAIVER.** The failure or delay by Sponsor or its designees in enforcing any particular clause, provision, or aspect of these Official Rules shall not impact the validity, enforceability, or effect of any other clause, provision, or aspect of these Official Rules.

**VENUE AND APPLICABLE LAW.** This Contest will be administered in the District of Columbia, and by participating, all entrants and, if applicable, their parents and/or legal guardians agree that: (a) the laws of the District of Columbia will apply exclusively to this Contest, and (b) any dispute with respect to this Contest will be resolved exclusively in the federal courts located in the District of Columbia.

**WINNERS' LIST.** A list of Winners will be posted on the Contest Website upon notification and confirmation of winners. Winners' List will include each Winner's first name, last initial, city, state, PFI, and prize.

**SPONSOR:** The American Bankers Association Foundation

**This Contest is in no way sponsored, endorsed, or administered by, or associated with Instagram or any other individual or entity other than Sponsor and the American Bankers Association.**

© 2026 2027 ABA Foundation. All Rights Reserved.

Sponsored by:

VISA

© 2026–2027 American Bankers Association, Washington, D.C.