

2026 MBT AMERICA SAVES COLORING CONTEST
Montecito Bank & Trust Local Contest
OFFICIAL RULES

Montecito Bank & Trust (“MB&T”) is hosting a local contest. References to “Sponsor” shall mean MB&T. The Contest shall be subject to these Official Rules, and by entering, all participants agree to be bound by the terms and conditions herein.

NO PURCHASE NECESSARY TO ENTER.

1. HOW TO ENTER:

The MBT America Saves Coloring Contest is open to children 13 years and under. The contest will have two (2) separate set of prizes based on age – one for children 7 years and younger and one for children 8 to 13 years old. To participate, entrants must submit the completed coloring page including your favorite subject, name of child, name of Parent/Guardian, phone number, email address, and drop in an official entry box at any participating MB&T branch, email to social@montecito.bank or mail to 1010 State St, Attn: Marketing Department, Santa Barbara, CA 93101 (postmarked by April 10, 2026). (Administrative offices, Casa Dorinda, Maravilla and ATM locations are non-participating locations and will not accept entries.) Entries will only be accepted during normal branch hours which are weekdays, excluding holidays, 9:00 am - 5:00 pm (all times Pacific Time). Your entry must be received by 5:00 p.m. on April 10, 2026, to be eligible for the contest. Participants may not submit multiple entries. Entry information on forms must be handwritten and may not be mechanically, electronically, photographically or otherwise entered on the entry form and entrants who submit an entry form in violation of this rule will not be eligible to win. Entries may be displayed at MB&T Branches or on MB&T Social Media Platforms from April 1 – 30, 2026.

Contestants must be residents of Santa Barbara or Ventura County and must be 13 years of age or younger. Submissions from individuals in other locations will not be considered and will be removed from the Contest. Submissions should not contain any threatening, offensive, profane or vulgar material. Any such submissions will not be considered for the Contest.

2. START/END DATES: The Contest begins 8:00 a.m. PST April 1 and ends 5:00 p.m. PST April 10, 2026.

3. ELIGIBILITY: The Contest is open only to legal residents of the Santa Barbara or Ventura County.

Employees of the Sponsor, its parent companies, affiliates, subsidiaries, advertising, promotional agencies, website providers/webmasters and immediate family members (and those living in their households) of each employee are not eligible. This offer is void wherever prohibited or restricted by national, state, municipal, provincial or any other government laws. Subject to all federal, state, local, municipal, provincial and local laws. By entering this Contest, each entrant accepts and agrees to be bound by these official rules and acknowledges that they have read the eligibility requirements and that he/she meets those requirements.

4. CONSUMER CREATED CONTENT: If the entry for the contest includes any creative material from the participant, including but not limited to, consumer created content, by submitting your entry: (1) you agree that your disclosure is gratuitous, unsolicited and without restriction and will not place the Sponsor under any fiduciary or other obligation, that the Sponsor is free to disclose the ideas on a non-confidential basis to anyone or otherwise use the ideas without any additional compensation to you; (2) you acknowledge that, by acceptance of your submission, the Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor, or developed by their employees, or obtained from sources other than you; (3) you are verifying that you are the owner and producer of the submitted material and that no third party ownership rights exist to any material submitted, and (4) you are hereby granting Sponsor, its successors and assigns, a perpetual, worldwide, non-exclusive, royalty-free, sub-licensable (through multiple tiers) right and license to use, publish, reproduce, display, perform, adapt, modify, distribute, have distributed and promote such content in any form, in all media now known or hereinafter created, anywhere in the world, for any purpose.

5. JUDGING: A panel of judges as determined by Sponsor will judge the qualifying entries and select a winner. Qualifying entries must be received by 5:00 p.m. Pacific Time April 10, 2026. The Grand Prize Winner will be selected on or around April 20, 2026. By entering the contest, entrants fully and unconditionally agree to be bound by these rules and the decisions of the judges, which will be final and binding in all matters relating to the contest.

6. PRIZE:

There are two age categories accepting America Saves Coloring Contest entries - one for ages seven (7) years and under and one for ages eight (8) years to thirteen (13) years.

One Grand (1) Prize and one (1) Runner Up Prize will be awarded per age category (7 years & younger and 8 years – 13 years). Prize will be distributed 4-6 weeks after selection of the winner. No cash value, no substitution for prize. The winner will be responsible for any federal, state, and local taxes.

MBT Saves Coloring Contest Prize Descriptions

GRAND PRIZE

One (1) MB&T bag full of a variety of MB&T items & one (1) \$50 gift card to Target

RUNNER UP PRIZE

One (1) \$25 gift card to Target

7. NOTIFICATION/HOW TO CLAIM PRIZE: On or about April 20, 2026, the Sponsor will notify the winner's parent or legal guardian via phone or email. If the parent or legal guardian of a winner does not respond to the contact attempt within two (2) business days, or if the parent or legal guardian of a winner declines a Prize, the Sponsor will select another winner, at and in a manner to be determined in the Sponsor's sole and absolute discretion. The minor 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.

8. ADDITIONAL TERMS: Entrants agree to release and hold harmless Sponsor, its affiliates, parents, subsidiaries, advertising and promotion agencies, and all of their respective officers, directors, employees,

representatives and agents (collectively “Affiliates”) from any and all liability or injuries, losses or damages of any kind to persons, including death, or to property, resulting in whole or in part, directly or indirectly, from this Contest, any prize won or in any Contest-related activity. Sponsor and Affiliates are not responsible for technical, hardware or software malfunctions, telephone failures of any kind, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or utilized in this Contest which may limit the ability to participate or by any human error which may occur in the processing of the entries in this promotion. In its sole determination, Sponsor may disqualify any person who tampers with or abuses any aspect of the Contest or website, or who acts in violation of the Official Rules, or acts in any manner to threaten or abuse or harass any person. Should any portion of the Contest, in Sponsor's sole opinion, be compromised by virus, software defects, non-authorized human intervention or other causes thus corrupting or impairing administration, security, fairness or proper play of the Contest, or submission of entries, Sponsor may suspend, modify, or terminate the Contest and randomly select winners from valid Internet entries received prior to such action.

In the event of any dispute, all parties agree that the judgment and determination of Sponsor will be final and binding in the awarding of the Contest Prize. In event of a dispute regarding entries received from multiple users having the same email account, the winner will be the authorized account holder of the email account used to enter the Contest. The potential winner may be requested to provide the Sponsor with proof that the potential winner is the authorized account holder of the email address associated with the winning entry. All entries become the property of the Sponsor and will not be returned to entrant.

9. **SPONSOR:** Montecito Bank & Trust, 1010 State Street, Santa Barbara, CA, social@montecito.bank.