2026 LIGHTS, CAMERA, SAVE! VIDEO CONTEST
Montecito Bank & Trust Local Contest
OFFICIAL RULES

Montecito Bank & Trust ("MB&T") is hosting a local contest in conjunction with the American Banker Association's 2026 *Lights, Camera, Save!* Contest. **All contest rules and guidelines stated in the American Banker's Association 2026 Lights, Camera, Save! Video Contest Rules apply to the MB&T local contest and are incorporated herein by reference as if set forth in full ("ABA Official Rules" found at www.montecito.bank/lights).** References to "Sponsor" in the ABA Official Rules shall include MB&T.

Eligibility:

The MB&T Local Lights, Camera, Save! Video Contest ("Local Contest") is open to legal residents of the United States who live in Santa Barbara or Ventura County and are between ages thirteen and eighteen 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 ("ABA"), Vantage Score, MB&T, 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 the American Bankers Association contest or this Local Contest (collectively, the "Contest Entities") are not eligible to participate in this Local Contest. All applicable federal, state, and local laws and regulations apply.

LOCAL CONTEST PERIOD. Contest application period ends at 11:59:59 p.m. Pacific Time on December 1, 2026 ("Contest Deadline").

HOW TO ENTER. All entries must be received in the manner described in the official entry packet described in the ABA Official Rules prior to the Contest Deadline to be eligible for prizes. Obtain an official entry packet from MB&T's website and review and follow the instructions in the packet to enter the Local Contest. You can participate in the Local Contest by submitting an official entry packet via email to teachchildren@montecito.bank or to one of MB&T's local branches. If you are a minor, you must also submit a completed entry form and Affidavit or Parent/Guardian Affidavit of Eligibility and Liability Release. In addition to the completed entry packet, you must also submit electronically an original video that conforms to the "Submission Requirements" noted in the ABA Official Rules ("Video") by posting the Video on YouTube.com.

Prior to entering the Local Contest, non-minor entrants or parents and/or legal guardians of minor entrants acknowledge and agree: (1) to their/their child's entry in the Local Contest, and (2) that the Contest Entities shall have a license (discussed further in the ABA's Official Rules) in and to their/their child's submitted Video (including all material embodied therein) immediately upon submission.

SUBMISSION REQUIREMENTS. Please see the ABA's Official rules. These can be found at www.montecito.bank/lights

USE OF VIDEOS AND ENTRY INFORMATION. Please see the ABA's Official Rules.

JUDGING CRITERIA. All Videos shall be judged based on the ABA Contest Guidelines which can be found at www.montecito.bank/lights

SELECTION OF WINNERS. Following the Contest Deadline, MB&T shall judge all eligible Videos based on the "Judging Criteria" section in the ABA's Official Rules and select one first place Video, one second place Video, and one third place Video. The first place winner will be entered into the National Contest by MB&T. See the ABA's 2026 Lights, Camera, Save! Video Contest Official Rules for details.

Winners of the Local Contest shall be selected on or about December 9, 2026 based on the criteria in the "Judging Criteria" section above. MB&T shall notify the 1st Place Winner via the telephone number provided by Winner in his/her entry packet. See the ABA's 2026 Lights, Camera, Save! Video Contest Official Rules for details on the National Contest selection process.

PRIZES. Individual Prizes for the Local Contest: First Place Winner will receive $1,000 and second place will receive $500.

HOW TO CLAIM LOCAL CONTEST PRIZES. On or about December 9, 2026, MB&T will notify via telephone the winners via the telephone number and/or mailing address provided in his/her entry packet. If the winner or parent or legal guardian does not respond to the contact attempt within five business days, or if the winner or parent or legal guardian declines a Prize, MB&T will select another winner, at and in a manner to be determined in MB&T's sole and absolute discretion. Each winner (if not a minor) or each 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. To accept and receive a Prize, winner or a parent or legal guardian of a minor winner must complete, sign, and return an Affidavit of Eligibility ("Affidavit") and, where lawful, Liability/Publicity Release ("Release") (collectively, "Affidavit and Release") by January 4, 2027. If the indicated forms are not signed and returned by the time indicated on the documents, or if a winner does not meet the eligibility criteria, or is otherwise unwilling or unable to comply with these Official Rules, or cannot be contacted by January 4, 2027 an alternate winner may be selected at and in a manner to be determined in Bank's sole and absolute discretion.

PUBLICITY. Unless prohibited by law, participation in the Local 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 Local 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).

PRIVACY. MB&T will collect personal data from entrants and parents and/or legal guardians of minor entrants when they enter this Local Contest, and this information will be used for the purposes of administering the Contest, publicizing the Contest, and other promotional purposes that benefit the Bank.

GENERAL CONDITIONS. By participating in this Local 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, the ABA Official Rules and the decisions or interpretation of Sponsor regarding the Official Rules, which are final and legally binding in all respects.

DISPUTE RESOLUTION; VENUE AND APPLICABLE LAW. This Local Contest will be administered in the State of California, and by participating, all entrants and, if applicable, their parents and/or legal guardians agree that: (a) the laws of the State of California will apply exclusively to this Contest, and (b) any dispute or claim with respect to this Local Contest will be resolved exclusively by judicial reference pursuant to California Code of Civil Procedure Section 638 et seq. and in the courts located in Santa Barbara County, California.

GENERAL RELEASE AND WAIVER OF CLAIMS. By entering the Local 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 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 Local Contest, redemption of any Prize in connection with the Local Contest, and/or use or misuse of any Prize in connection with the Local 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 Local 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 Local Contest, even if caused or contributed to by the negligence of Releasees.

LIMITATIONS OF LIABILITY. See ABA Official Rules**.**

MISCELLANEOUS. Each entry and Video is subject to verification by the Bank. Acceptance of a prize constitutes permission for Contest Entities and their designees to use participant'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. Participation in the Local Contest constitutes agreement and acceptance of these Official Rules and the ABA Official Rules.

WINNERS' LIST. A list of Winners will be posted on the Bank's website at www.montecito.bank/lights upon conclusion of the American Bankers Association National contest. Winners' List will include each winner's first name, last initial, city, state and prize.

LOCAL CONTEST SPONSOR: Montecito Bank & Trust, a California corporation

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