

2016 REGIONS BANK #SAVINGSGOALS SWEEPSTAKES

OFFICIAL RULES

1. NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP IS REQUIRED TO ENTER OR WIN. A PURCHASE OR BANKING RELATIONSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

2. SPONSOR; ADMINISTRATOR. Sweepstakes Sponsor: Regions Bank, 1900 5th Ave. North, Birmingham, AL 35203 (“Sponsor”). Sweepstakes Administrator: Mom It Forward, Inc., PO Box 1845, Draper, UT, 84020 (“Administrator”).

3. ELIGIBILITY. The 2016 Regions Bank #SavingsGoals Sweepstakes (the “Sweepstakes”) is open to legal U.S. residents of the fifty (50) United States and the District of Columbia who are 18 years of age or older at time of entry. Officers, directors, and employees (collectively, “employees”) of Sponsor, Administrator, and their parents, subsidiaries, affiliated companies, suppliers, agents, advertising and promotional agencies, those involved in the execution and administration of the Sweepstakes and the immediate family members (defined as parents, spouse, children, siblings, grandparents) of such employees, and all those with whom such employees are domiciled, are not eligible to enter or win.

4. HOW TO ENTER. The Sweepstakes begins July 6, 2016 and ends July 13, 2016 (11:59:59 PM Eastern Time) (the “Sweepstakes Period”). To participate in the Sweepstakes, you will need to have a Twitter account. If you don’t already have a Twitter account, visit www.twitter.com to create an account; creating an account is free, and is subject to the Twitter Terms of Service (<http://twitter.com/tos>).

During the Sweepstakes Period, you can register for the Sweepstakes by visiting <http://momitforward.com/regions-giveaway-win-250-regions-bank-> [*Note - Please insert correct website*] (the “Website”) and (1) clicking on the Twitter follow button on the Website (to follow Regions Bank on Twitter @askRegions); (2) sharing the Regions Bank #SavingsGoals Twitter Party on Twitter by clicking on the link on the Website (to share the prepopulated Twitter message); and (3) completing and submitting the Sweepstakes registration form on the Website. You will receive one (1) entry into the Sweepstakes upon your submission of the Sweepstakes registration.

The pre-populated Twitter message should not be altered; Sponsor and Administrator reserve the right, in their sole discretion, to disqualify any entrant whose Tweet is determined to be unlawful or in violation of these Official Rules. **Limit one (1) entry per person and per email address.** Multiple entrants are not permitted to share the same email address or Twitter handle/account. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, multiple/different Twitter accounts, identities, registrations and logins, or any other methods will void that entrant’s entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. The potential winner may be required to show proof of being the authorized account holder.

The submission of an entry is solely the responsibility of the entrant, and all Internet access and usage charges relating to an automatic entry are the responsibility of the entrant. Sponsor, Administrator, and their employees, representatives and agencies, are not responsible for lost, late, damaged, delayed, destroyed, misdirected, incomplete, or illegible entries. Once submitted, entries become the exclusive property of Sponsor and Administrator and will not be returned. Information collected in connection with this Sweepstakes is subject to Administrator’s privacy policy (<http://momitforward.com/privacy-policy>) and Sponsor’s privacy policy (http://www.regions.com/about_regions/privacy_pledge.rf). By entering,

entrant agrees to (i) be bound by these Official Rules and by the decisions of the judges, which are final and binding in all respects, and (ii) to be contacted by Administrator via the contact information submitted by entrant in the event that entrant is a potential winner. Any entries not in conformance with these Official Rules will be disqualified. For a copy of these Official Rules, print them from the Website during the Sweepstakes Period.

5. DRAWING/ODDS OF WINNING PRIZE. Administrator will select winner in a random drawing held on or about July 14, 2016. The odds of winning depend on the number of eligible entries received. Limit one (1) prize per person. Potential winner must comply with all of the terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. Potential winner will be notified by email or other means of contact provided through Sweepstakes entry. Because of the need for Administrator to timely announce the winner, if any potential winner notification is returned as undeliverable, or if potential winner does not respond to notification within 24 hours from prize notification, prize may be forfeited and Administrator may select an alternate winner. Potential winner may be required to sign and return an Affidavit of Eligibility/Liability Release and (except where prohibited) Publicity Release (collectively, a “Release”) within 14 days of the date and time of prize notification in order to receive prize. (If potential winner is under the age of majority in his/her state of legal residence, the Release must be executed on potential winner’s behalf by a parent or legal guardian). In the event of non-compliance with any of these requirements, the prize will be forfeited and an alternate winner may be selected. Unclaimed prizes and/or forfeited prizes may not be awarded.

6. PRIZES. One (1) Sweepstakes Prize will be awarded. Sweepstakes Prize consists of one (1) \$250 Amazon.com Gift Card (approximate retail value: \$250). (Amazon.com Gift Card may only be redeemed toward the purchase of eligible goods and services provided by Amazon.com LLC and its affiliates on www.amazon.com, or its affiliated websites; visit <https://www.amazon.com/gp/help/customer/display.html?nodeId=3122091> for Amazon.com Gift Card Terms and Conditions.) Prize (and any portion(s) thereof) are non-transferable. All taxes or expenses, including, without limitation, sales tax, luxury tax and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner. No prize substitution or cash equivalent of prize, except at sole discretion of Sponsor and/or Administrator, and then only for a prize of equal or greater value. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded.

7. GENERAL CONDITIONS. Sweepstakes is subject to all federal, state and local laws. By entering, entrant releases Sponsor, Administrator, their parents, subsidiaries, affiliates, and the directors, officers, employees, or agencies of any of the above organizations (collectively the “Released Parties”), and Twitter, Inc., from any and all liability for any injuries, losses, tax liabilities, or damages of any kind arising from entrant’s participation in this Sweepstakes or resulting from acceptance, possession, use or misuse of any prize, or while traveling to and/or from a location as part of or to obtain or use a prize. Acceptance of prize shall constitute and signify the winner’s agreement and understanding that the Released Parties have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to its quality, merchantability, fitness for a particular purpose or mechanical condition. Acceptance of prize shall constitute and signify the winner’s agreement and consent that Sponsor and Administrator may use his/her name, address (city and state only), likeness, image, and/or prize information for promotional purposes in any media now existing or hereinafter devised, without additional compensation, where legal.

Failure to comply with these Official Rules may result in disqualification from the Sweepstakes. Sponsor and Administrator (together and separately) reserve the right, in their sole discretion, to: (i) disqualify from this or any sweepstakes they sponsor, now or in the future, any person they find, in their sole discretion, has intentionally violated these Official Rules, entered or attempted to enter the Sweepstakes more than the permitted number of times through the use of any device or means, or tampered with the

entry process, the operation of the Sweepstakes or any other aspect of this Sweepstakes; and (ii) modify, cancel or suspend part or all of this Sweepstakes in the event that human or technical errors occur in the administration of this Sweepstakes or the processing of entries, or in the event that printing errors, tampering, fraud, unauthorized intervention, technical failure, or other errors or other causes beyond their control, corrupt or impair the administration, security, fairness or proper play of the Sweepstakes. In such event, or in the event the Sweepstakes is canceled, suspended or discontinued for any reason, Administrator may award prizes in a random drawing from all eligible entries received up to the date of cancellation or suspension.

The Released Parties shall have no obligation or responsibility, including any responsibility to award any prizes to entrants, with regard to: (i) entries that contain inaccurate information or do not comply with or violate these Official Rules; (ii) entries or prize claims or notifications that are lost, late, unintelligible, damaged, delayed, destroyed, misdirected, garbled, incomplete, illegible or are otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (iii) any error, omission, interruption, deletion, defect, delay in operation or transmission, theft or destruction or unauthorized access to, or alternation of, entries, or any incorrect or inaccurate transcription of entry information; (iv) entrants who have committed fraud or deception in entering or participating in the Sweepstakes or in claiming any prize; (v) any problems or technical malfunctions of the Sweepstakes or of any telephone or communications network or lines, computer on-line systems, servers or providers, computer equipment, software, or traffic congestion on the internet or at any website, or any combination thereof, including any injury or damage to entrant's or any other person's computer related to or resulting from participation or downloading any materials related to this Sweepstakes; (vi) any inability of a winner to accept a prize for any reason; or (vii) the inability to award all or any part of a prize due to delays or interruption due to Acts of God, natural disasters, terrorism, weather or any other similar event beyond the Released Parties' reasonable control.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT OR INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING SEEKING CRIMINAL PROSECUTION.

8. DISPUTE RESOLUTION. Except where prohibited, by participating, entrant agrees that: (1) any and all disputes, claims, and causes of action arising out of or connected with the Sweepstakes, or any prize awarded, or the determination of the winner(s), shall be resolved individually, without resort to any form of class action, and solely and exclusively in a federal or state court located in Birmingham, Alabama; entrant submits to sole and exclusive personal jurisdiction to said courts in the State of Alabama for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (2) 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 attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages or any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. (NOTE: Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above may not apply to you.) All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant or Sponsor and Administrator in connection with this Sweepstakes shall be governed by, and construed in accordance with, the laws of the State of Alabama, without giving effect to any choice of law or conflict of law provisions.

9. WINNERS LIST. To receive a list of winners, send a stamped, self-addressed envelope to: 2016 Regions Bank #SavingsGoals Sweepstakes Winners List, PO Box 1845, Draper, UT, 84020, by January 14, 2017.

This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Twitter or Amazon.