



Home & Garden Giveaway
3/19/2026

Home & Garden Giveaway

OFFICIAL RULES

NO PURCHASE, PAYMENT, ACCOUNT, TRANSACTION OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE EQUAL CHANCE OF WINNING. SWEEPSTAKES SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. OPEN TO LEGAL U.S. RESIDENTS CURRENTLY RESIDING IN NEW YORK WHO ARE 18 YEARS OF AGE OR OLDER.

- 1. Sweepstakes Period:** The Solvay Bank "Home & Garden Giveaway" ("Sweepstakes") will be held during the Home & Garden Show, beginning at 10:00:00 a.m. Eastern Time ("EDT") on March 27, 2026, and ends at 4:59:59 p.m. EDT on March 29, 2026 ("Sweepstakes Period").
- 2. Sponsor:** This sweepstakes is sponsored and administered by Solvay Bank, physically located at 1537 Milton Ave., Solvay, N.Y., 13209.

The Home & Garden Show, The Home Builders & Remodelers of Central New York, and The DASFIWO Calendar are not a sponsor of the promotion and are in no way responsible for the administration of the promotion, the verification of winners or the fulfillment of prize. All inquiries regarding the promotion should be directed to Solvay Bank. This sweepstakes is in no way sponsored, endorsed or administered by or associated with Home & Garden Show or The Home Builders & Remodelers of Central New York.

- 3. How to enter:** NO ACTUAL PURCHASE, ACCOUNT OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner will not need to be present to win but must prove eligibility to receive prize. The odds of winning are dependent on the number of entries. Limit one (1) entry per person throughout the Sweepstakes Period by drop box or on the web.

There are two (2) ways to enter the Sweepstakes during the Sweepstakes Period: (1.) By drop box at Solvay Bank's booth during the Home & Garden Show located at the Expo Center at the New York State Fairground, 581 State Fair Blvd in Syracuse, New York, or on the web at solvaybank.com/sweeps.

By Drop Box: Eligible entrants must enter the Sweepstakes by filling out a form available at Solvay Bank's booth during the Home & Garden Show located at the Expo Center at the New York State Fairground, 581 State Fair Blvd in Syracuse, New York. Entry must be received between 10:00:00 a.m. EDT on March 27, 2026, and 4:59:59 p.m. EDT on March 29, 2026. Any entry submitted after the deadline will neither be accepted or acknowledged. Each drop box entry will count as one (1) entry to the Sweepstakes and has an equal chance of winning. Limit one (1) entry per person throughout the Sweepstakes Period by drop box or on the web. Entries that are mechanically reproduced, copies, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become property of Solvay Bank and will not be acknowledged or returned. An incomplete entry or an entry not complying with these Official Rules are subject to disqualification, at Solvay Bank's sole discretion. Participants agree not to hold Solvay Bank, their partners, their employees

and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.

On The Web: Eligible entrants can also enter the Sweepstakes by visiting solvaybank.com/sweeps, completing the form on the webpage and submit their entry. Entry must be received between 10:00:00 a.m. EDT on March 27, 2026, and 4:59:59 p.m. EDT on March 29, 2026. Any entry submitted after the deadline will neither be accepted or acknowledged. Each web entry will count as one (1) entry to the Sweepstakes and has an equal chance of winning. Limit one (1) entry per person throughout the Sweepstakes Period by drop box or on the web. Entries that are digitally reproduced, copies, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become property of Solvay Bank and will not be acknowledged or returned. An incomplete entry or an entry not complying with these Official Rules are subject to disqualification, at Solvay Bank's sole discretion. Participants agree not to hold Solvay Bank, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, or illegible entry materials.

- 4. Eligibility:** NO PURCHASE, ACCOUNT OR TRANSACTION NECESSARY TO ENTER OR WIN. A purchase or bank transaction will not increase your chances of winning. Sweepstakes subject to all applicable federal, state and local laws and regulations. Sweepstakes is open only to legal U.S. residents currently residing in New York State who are 18 years of age or older on March 27, 2026. Void where prohibited or otherwise restricted by law. All applicable federal, state and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. All prize winners must complete an Affidavit of Eligibility, Publicity Release and Liability Waiver, and a W-9. The documents must be returned within seven (7) business days of notification, or the prize winner will be disqualified, and prize will be forfeited.

Solvay Bank will not be responsible for any undeliverable or returned documentation and prize will be forfeited. No transfer or assignment of prize is permitted. By participating in this promotion, entrants accept and agree to be bound by these Official Rules and the decision of Solvay Bank, which shall be final, binding and conclusive in all matters. Employees, officers, and directors of Solvay Bank and their subsidiary and affiliate companies, and members of their immediate family (i.e.: spouse, parents, siblings and children) and household, are not eligible to participate in the sweepstakes.

- 5. Random Drawing / Winner Selection:** The Sponsor will conduct one (1) random drawing from among all eligible drop box and web entries received during the Sweepstake Period. There will be a total one (1) random drawing conducted by the Solvay Bank Marketing Department on/about March 30, 2026, whose decisions are final and binding in all respects. Limit one (1) prize per person, per household and/or address.
- 6. Odds:** Actual odds of winning prize will depend on the total number of eligible entries received for the Drawing Period.
- 7. Prize and Prize Approximate Retail Value:** One (1) "Lowes Gift Card" (Retail Value of \$150 USD each). The maximum aggregate value of all the prizes awarded for the sweepstakes will be approximately \$150.00 USD.

- 8. Prize Restrictions:** Prizes are not transferable and subject to all terms, conditions, and restrictions on the face of the gift card or imposed by issuer. No substitution of prize permitted except at the sole discretion of Solvay Bank. Solvay Bank will not replace any lost or stolen gift cards once they are in the winner's possession or in a possession of a guest. Federal, state, and local taxes on prize and any expenses relating to the acceptance of a prize are the responsibility of the winner. The winner will be required to provide a social security number for tax reporting purposes. The value of the prize will be reported on the applicable IRS Form (1099). Limit one (1) prize per person, household, or address throughout the Sweepstakes Period.
- 9. Prize Notification:** The Sponsor will notify the potential winners by email or phone if that information is available to Sponsor. If this information is not available, the winners will be notified by mail. Potential winners will be subject to verification of eligibility.

Solvay Bank will coordinate with the winners as it pertains to prize fulfillment; allow ten (10) days after validation of eligibility for coordination and receipt of prize.

Winners may pick up their prize at the Solvay Bank's Corporate Office, 1537 Milton Avenue in Solvay, NY. Winners must present a valid photo ID to claim their prize. If any potential winner cannot be contacted or does not claim their prize within seven (7) business days of notification, or a winner does not meet the eligibility qualifications, such winner forfeits all rights to any prize and a second random drawing may be held and alternative potential winner may be selected. Winners are solely responsible for reporting and paying any and all applicable taxes and will need to provide any and all necessary tax reporting information to claim the prize. Winners will be required to complete an IRS Form W-9 and an Affidavit of Eligibility, Publicity Release and Liability Waiver and must provide a legal document showing New York residence before any prize will be awarded or the prize will be forfeited, and an alternate winner may be contacted. Winners may receive an IRS Form 1099 for the value of the prize. Total Maximum Value of all prizes in this Sweepstakes is \$150.00 USD. All prizes awarded are subject to verification of eligibility and compliance with these Official Rules. In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at Solvay Bank's discretion, be awarded to an alternate winner.

- 10. Additional Terms:** By participating, entrant agrees to: (a) the Official Rules and the decisions of Solvay Bank, which shall be final and binding in all respects; and (b) release, discharge, and hold harmless Solvay Bank from any liability, claims, or damages arising out of their participation in the sweepstakes and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, Solvay Bank's use of his/her name and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission, or notification and, upon request, will provide consent to such use in writing. As a condition of entering the sweepstakes, participant agrees that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this sweepstakes, including any prize

awarded, shall be resolved individually, without resort to any form of class action; and (c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees. Solvay Bank reserves the right to modify prize award procedures at its discretion.

11. Limitation of Liability: Solvay Bank is not responsible for computer, printing, telephonic, typographical, human, or other errors, relating to or in connection with the sweepstakes, including, without limitation, errors which may occur in the administration of the sweepstakes, the announcement of the prizes, the processing of the entries, or in any sweepstakes-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter in the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. Solvay Bank reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the sweepstakes; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. Any use of robotic, automatic, programmed, or similar entry methods will void all such entries by such methods. Solvay Bank is not responsible for any incorrect or inaccurate information, whether caused by the web-site users or by any of the equipment or programming associated with or utilized in the sweepstakes; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this sweepstakes. If, for any reason, this sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, Solvay Bank reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the sweepstakes and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification.

12. RELEASE OF LIABILITY: All entrants release Solvay Bank and their respective affiliates, officers, directors, agents, employees, promotion agencies and all others associated with the development and execution of this Sweepstakes, from any and all liability with respect to, or in any way arising from, or in connection with participation in this Sweepstakes and/or the acceptance, possession or use of any prize that may be awarded to them, including, but not limited to, liability for personal, bodily injury, death, damages or loss of any kind. By accepting a prize, winner acknowledges and agrees that, to the extent allowed by law, Solvay Bank has neither made, nor is in any manner responsible or liable for, any warranty, representation or guarantee, express or implied, in fact or in law, relative to any prize, including, without limitation, its quality, mechanical condition or fitness for a particular purpose. Participants agree that all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs. Participants agree that all issues and questions concerning the

construction, validity, interpretation and enforceability of these Official Rules, participants' rights and obligations, or the rights and obligations of Solvay Bank in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. By entering, entrants consent to the jurisdiction and venue of the federal, state and local courts located in Syracuse, New York.

13. PRIVACY: Any personally identifiable information collected during your participation in this Sweepstakes will be collected by Solvay Bank and used by it and its agents for purposes of the proper administration and fulfillment of the Sweepstakes as described in these Official Rules, and in accordance with Solvay Bank's Privacy Policy, posted at <https://www.solvaybank.com/privacy-policy.html> and as allowed by law.

14. Winners List: To receive an announcement of the winners or an additional copy of these Official Rules, send a self-addressed, stamped envelope by May 1, 2026, to Solvay Bank, ATTN: Marketing Department – "Home & Garden Giveaway" Sweepstakes Winner List, PO Box 19050, Syracuse, NY 13209. The announcement of the winners will be available after May 1, 2026, when the winners have been verified.

CONSUMER DISCLOSURE: NO PURCHASE, ACCOUNT, TRANSACTION, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE OR BANK TRANSACTION WILL NOT INCREASE YOUR CHANCE OF WINNING. SOLVAY BANK SHALL BE SOLELY RESPONSIBLE FOR THE INTERPRETATION OF THESE OFFICIAL RULES AND SUCH DETERMINATION SHALL BE FINAL, CONCLUSIVE AND BINDING TO ALL ENTRANTS.