

Official Sweepstakes Rules

Essex Bank is conducting the 175th Anniversary Sweepstakes to celebrate its 175th anniversary. Beginning August 1, 2026, each Essex Bank branch will host \$175 sweepstakes drawings. In honor of Essex Bank's founding year, the final drawing will be for one grand prize of **\$1,851**. Entries for the \$175 branch drawings and the \$1,851 grand prize drawing will be accepted as described in these Official Sweepstakes Rules.

Monetary prizes will be awarded by random drawings as described in these Official Sweepstakes Rules. The Sweepstakes sponsor is **Essex Bank** ("Sponsor"), located at 35 Plains Road, Essex, CT 06426.

NO PURCHASE, ACCOUNT OPENING, OR BANKING RELATIONSHIP NECESSARY TO ENTER OR WIN. A purchase, account opening, or banking relationship will not increase your chances of winning. You do not need to be an Essex Bank customer to enter or win.

Open only to legal residents of Connecticut who are 18 years of age or older at the time of entry. Void where prohibited by law. Odds of winning are based on the number of eligible entries received for the applicable drawing. A total of eighteen (18) \$175 cash prizes, each with an approximate retail value of \$175, and one (1) grand prize of \$1,851, with an approximate retail value of \$1,851, will be awarded. Prizes will be awarded by check payable to the verified winner only.

The "Sweepstakes Period" begins at 12:00 a.m. Eastern Time on August 1, 2026 and ends at 5:00 p.m. Eastern Time on August 28, 2026, subject to the specific entry deadlines for each drawing stated below.

Individuals may enter in either of the following two ways:

- 1. In any branch:** Visit any Essex Bank branch and complete and submit an entry form. In-branch entries submitted by the applicable deadline for a \$175 branch-level drawing will be attributed to the branch at which the entry form is submitted and entered in that branch's applicable \$175 drawing, as described below. In-branch entries submitted during the grand-prize entry period by individuals not previously entered in any drawing must be submitted by the grand-prize entry deadline and will be entered in the \$1,851 grand prize drawing in accordance with the grand-prize drawing instructions below.
- 2. By mail:** Send a card or letter stating your full name, mailing address, phone number, and email address (if available) to Essex Bank, Attention: 175 Sweepstakes, 35 Plains Road, PO Box 950, Essex, CT 06426. Mail-in entries for the \$175 branch-level drawings and for the \$1,851 grand prize drawing must be received by Sponsor by the

applicable entry deadline and must comply with the applicable instructions for the drawing entered, as described below. Mail-in entrants seeking to enter a \$175 branch-level drawing may designate the Essex Bank branch drawing pool they wish to enter by identifying the branch on their mail-in entry. If a mail-in entry for a \$175 branch-level drawing does not identify a branch, the entry will be attributed to the 9 Main St., Essex, CT branch drawing pool. Mail-in entries submitted during the grand-prize entry period by individuals not previously entered in any drawing will be entered in the \$1,851 grand prize drawing in accordance with the grand-prize drawing instructions below. Mail-in entries have the same odds of winning as other eligible entries in the drawing pool to which they are attributed or entered, as applicable. Incomplete, illegible, late, lost, misdirected, postage-due, or undeliverable entries are void.

Entrants who need assistance completing an entry form may request reasonable assistance at any Essex Bank branch or may contact Sponsor at the address above.

Branch-Level Drawings (\$175 prizes)

Each Essex Bank branch will conduct its own \$175 drawing on each designated weekly drawing date. Each Essex Bank branch will award one (1) \$175 prize in connection with each such drawing.

Entries for a \$175 drawing must be received by 5:00 p.m. Eastern Time on the applicable eligible entry deadline shown below to be eligible for that drawing. Limit one entry per person, bank-wide, regardless of method of entry, for the \$175 branch-level drawings. The first eligible branch-level entry received from an entrant by the applicable branch-level entry deadline will be the entrant's only branch-level entry; any later branch-level entries from that entrant will be void. Individuals who submit an eligible branch-level entry will automatically be entered into the \$1,851 grand prize drawing as described below and may not submit an additional grand-prize entry. Individuals who did not previously submit an eligible entry in any \$175 branch-level drawing may submit one new entry for the \$1,851 grand prize drawing during the grand-prize entry period described below. Entries submitted in person at a branch will be entered in the applicable drawing for that branch. Mail-in entries will be attributed to the branch designated by the entrant, or, if no branch is designated, to the 9 Main St., Essex, CT branch.

An entry received by a weekly branch-level entry deadline will be eligible for that week's branch-level drawing for the branch to which the entry is attributed.

Drawing Date	Prize	Number of Winners	Eligible Entries Deadline
August 12, 2026	\$175	One winner per Essex Bank branch	Entries received between 8/1/2026 through 8/7/2026 by 5:00 p.m. Eastern Time
August 19, 2026	\$175	One winner per Essex Bank branch	Entries received between 8/1/2026 through 8/14/2026 by 5:00 p.m. Eastern Time
August 26, 2026	\$175	One winner per Essex Bank branch	Entries received between 8/1/2026 through 8/21/2026 by 5:00 p.m. Eastern Time

Prior \$175 prize winners are not eligible for subsequent \$175 drawings. A \$175 prize winner remains eligible for the \$1,851 grand prize drawing. Non-winning eligible entries from each \$175 branch-level drawing will automatically be entered in the next applicable \$175 branch-level drawing for the same branch.

Grand Prize Drawing (\$1,851)

All eligible entries (winning and non-winning) from all Essex Bank branches' \$175 branch-level drawings will automatically be entered into the final \$1,851 grand prize drawing. New entries (from individuals not previously entered in any drawing) for the \$1,851 grand prize drawing will also be accepted beginning on August 22, 2026, the day after the last scheduled \$175 branch-level drawing cutoff date, and continuing until 5:00 p.m. Eastern Time on August 28, 2026.

The \$1,851 grand prize drawing will be held at 9:00 a.m. Eastern Time on September 2, 2026 at the Corporate office of Essex Bank located at 35 Plains Road, Essex, CT 06426. Odds of winning the \$1,851 grand prize depend on the total number of eligible grand-prize entries received, including all eligible entries from the \$175 branch-level drawings and eligible new grand-prize entries received during the grand-prize entry period.

Drawing Date	Prize	Number of Winners	Eligible Entries Deadline
September 2, 2026	\$1,851	1	All eligible entries from the \$175 branch-level drawings, plus new eligible grand-prize entries received from August 22, 2026 through 5:00 p.m. Eastern Time on August 28, 2026

The selected entrant in each drawing will be deemed a potential winner pending verification of eligibility and compliance with these Official Rules.

Winner Notification and Prize Fulfillment

Prizes are non-transferable. No prize substitution is permitted except at Sponsor's discretion. Prizes will be awarded by check payable to the verified winner only. Potential winners will be contacted via the telephone number provided and, if the initial telephone contact is unsuccessful, Sponsor will attempt to contact the potential winner up to an additional two (2) times. Potential winners must respond to Sponsor within ten (10) business days after Sponsor's first notification attempt and must provide any information reasonably necessary to confirm eligibility, complete tax reporting, and fulfill the prize. Winners are responsible for all applicable federal, state, and local taxes.

Winner must provide valid identification to collect winnings. Sponsor may require completion of eligibility, tax, and prize-acceptance documentation before issuing any prize. Sponsor is not responsible for lost or stolen checks after delivery, except as required by applicable law or Sponsor policy. If a potential winner cannot be contacted, fails to respond within ten (10) business days after the first notification attempt, fails to provide required eligibility or tax information, declines the prize, or is otherwise determined to be ineligible, the prize will be forfeited and Sponsor may select an alternate winner by random drawing from among the remaining eligible entries for the applicable drawing.

Essex Bank employees, officers, directors, trustees, contractors, advertising and promotion agencies, vendors involved in administering the Sweepstakes, and their respective family members are not eligible to participate in or win. For purposes of this promotion, "family members" means spouses, domestic partners, parents, in-laws, legal guardians, children, siblings, grandparents, grandchildren, and any person residing in the same household as an ineligible person, whether or not related.

By entering, entrants consent to Sponsor's collection and use of the information submitted for purposes of administering the Sweepstakes, confirming eligibility, contacting potential winners, awarding prizes, tax reporting, and maintaining Sweepstakes records. Entry information will not be used to open an account or establish a banking relationship, and no account opening or banking relationship is required to enter or win.

Except where prohibited by law, acceptance of a prize constitutes winner's consent for Sponsor to use winner's name, city/town, state, likeness, photograph, and prize information for promotional purposes without additional compensation, subject to any

required written release. Sponsor may require a winner to sign and return a publicity release before Sponsor uses the winner's photograph, likeness, testimonial, or detailed personal information in marketing materials. Sponsor will not state or imply that a winner is an Essex Bank customer unless the winner separately consents and the statement is accurate.

For a winner list, send a self-addressed stamped envelope to Essex Bank, Attention: 175 Sweepstakes Winners List, 35 Plains Road, PO Box 950, Essex, CT 06426, by October 31, 2026. The winner list will identify winners by first name, last initial, city/town, state, and prize awarded, unless Sponsor determines that more complete identification is legally required.

Sponsor is not responsible for lost, late, incomplete, illegible, misdirected, postage-due, undeliverable, damaged, stolen, or mechanically reproduced entries; technical, network, computer, printing, typographical, human, or other errors; or any error in the administration of the Sweepstakes or announcement of prizes. Automated, bulk, or mechanically reproduced entries are prohibited. Sponsor may disqualify any entrant who tampers with the entry process, violates these Official Sweepstakes Rules, submits false information, or acts in an unsportsmanlike or disruptive manner. Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical failure, or any other factor impairs the integrity or proper operation of the Sweepstakes. Sponsor's decisions are final and binding in all matters relating to the Sweepstakes.

The Sweepstakes will be administered as a random drawing promotion only. Sponsor will not use any simulated gambling device, casino-style game, sports-wagering mechanism, slot-style display, or similar gaming-themed mechanism to conduct entries or drawings.

By entering, entrants agree to release and hold harmless Sponsor and its affiliates, officers, directors, employees, agents, representatives, advertising and promotion agencies, and vendors involved in administering the Sweepstakes from and against any claim or liability arising out of participation in the Sweepstakes or acceptance, receipt, use, or misuse of any prize.

The Sweepstakes and these Official Sweepstakes Rules are governed by the laws of the State of Connecticut, without regard to conflict-of-law principles.