



# *Lights, Camera, Save!* American Riviera Bank Local Contest Official Rules

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.**

American Riviera Bank (“ARB”) is hosting a local contest in conjunction with the American Banker Association’s 2025-2026 Lights, Camera, Save! Contest. All contest rules and guidelines stated in the American Banker’s Association 2025-2026 Lights, Camera, Save! Video Contest Rules apply to the ARB local contest and are incorporated herein by reference as if set forth in full (“ABA Official Rules” found at [www.americanriviera.bank/page/lights-camera-save](http://www.americanriviera.bank/page/lights-camera-save)). References to “Sponsor” in the ABA Official Rules shall include ARB.

**ELIGIBILITY.** The American Riviera Bank *Lights, Camera, Save!* Local Contest (“Local Contest”) is open to legal residents of the United States who live in Santa Barbara or San Luis Obispo County and are between ages thirteen (13) and eighteen (18) as of February 1, 2026. Children of employees and their immediate family and household members (whether or not related) of The American Bankers Association Foundation (“ABAF”) and VantageScore (collectively, the “Sponsors”), ARB, 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 this Contest (collectively, the “Contest Entities”) are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply.

**LOCAL CONTEST PERIOD.** Contest application period ends at 11:59:59 p.m. ET (8:59:59 p.m. PT) on March 1, 2026 (“Contest Period”).

**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 ARB’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 [marketing@arb.bank](mailto:marketing@arb.bank) or to one of ARB’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.americanriviera.bank/page/lights-camera-save](http://www.americanriviera.bank/page/lights-camera-save).

**USE OF VIDEOS AND ENTRY INFORMATION.** Please see the ABA’s Official rules. These can be found at [www.americanriviera.bank/page/lights-camera-save](http://www.americanriviera.bank/page/lights-camera-save).

**JUDGING CRITERIA FOR THE PRELIMINARY AND SECOND ROUNDS.** All Videos shall be judged based on the ABA Contest Guidelines which can be found at [www.americanriviera.bank/page/lights-camera-save](http://www.americanriviera.bank/page/lights-camera-save).

**SELECTION OF WINNERS.** Following the Contest Deadline, ARB shall judge all eligible Videos based on the “Judging Criteria” section in the ABA’s Official Rules and select one first place Video and one second place Video. The first place winner will be entered into the National Contest by ARB. See the ABA’s 2025-2026 Lights, Camera, Save! Video Contest Official Rules for details.

ARB shall announce the winner on social media and notify the 1st and 2nd Place winners on or about March 8 via the email provided by Winner in his/her entry packet. See the ABA’s 2025-2026 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 a \$300 VISA gift card; Second Place Winner will receive \$150 VISA gift card. Awards are issued subject to applicable rules and restrictions.

**HOW TO CLAIM LOCAL CONTEST PRIZES.** On or about March 8, 2026, ARB will notify via email the winners via the email 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, ARB will select another winner, at and in a manner to be determined in ARB’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 April 15, 2026. 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 April 15, 2025, 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 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 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.** ARB will collect personal data from entrants and parents and/or legal guardians of minor entrants when they enter this Contest,