

LIGHTS CAMERA SAVE 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 Bankers Association's 2026-2027, 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 arb.bank/lcs). 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 October 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 December 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 communityrelations@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 arb.bank/lcs.

USE OF VIDEOS AND ENTRY INFORMATION. Please see the ABA's Official rules. These can be found at arb.bank/lcs.

JUDGING CRITERIA FOR THE PRELIMINARY AND SECOND ROUNDS. All Videos shall be judged based on the ABA Contest Guidelines which can be found at arb.bank/lcs.

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. On or about December 18, 2026, ARB will notify via email the local winners via the email provided in the entry packet. The first place winner will be entered into the National Contest by ARB. See the ABA's 2026-2027 Lights, Camera, Save! Video Contest Official Rules for details.

PRIZES. Individual Prizes for the Local Contest: First Place Winner will receive \$750; Second Place Winner will receive \$250. Awards are issued subject to applicable rules and restrictions.

HOW TO CLAIM LOCAL CONTEST PRIZES. On or about December 18, 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 December 31, 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 December 31, 2026, 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, and this information will be used for the purposes of administering the Contest, publicizing the Contest, and other promotional purposes that benefit Sponsors.

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 Local Rules, the ABA Official Rules and the decisions or interpretation of Sponsors regarding the Official Rules, which are final and legally binding in all respects. See the Official Rules for more details.

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, Facebook, YouTube, Designated Websites, 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. Please see the ABA's Official rules. These can be found at arb.bank/lcs.

MISCELLANEOUS. Each entry and Video are subject to verification by Sponsors. 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 Contest constitutes agreement and acceptance of the ABA Official Rules.

WINNERS LIST. A list of Winners will be posted on the Bank's website at arb.bank/lcs upon conclusion of the American Banker's Association National contest, as well as the Bank's YouTube page. Winners' List will include each Winner's first name, last initial, city, state, PFI, and prize.

LOCAL CONTEST SPONSOR: American Riviera Bank, a California corporation.