

**2015 Spring Possibilities Sweepstakes
Official Rules**

1. **GENERAL. NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN.** The 2015 Spring Possibilities Sweepstakes (the "Sweepstakes") begins with purchases posted on or after March 1, 2015, at 12:00 a.m. Central Time (CT), and ends with purchases posted before April 30, 2015, at 11:59 p.m. CT (the "Promotional Period"). Odds of winning will depend on the number of eligible entries received.

2. **ELIGIBILITY.** The Sweepstakes is open and offered only to natural persons who are legal residents of Iowa, Minnesota, Nebraska, or South Dakota, and are 18 years of age or older as of the date of entry. Employees of First PREMIER Bank and PREMIER Bankcard (and their respective IRS dependents, immediate family members and individuals residing in their same household) are not eligible to participate. By participating, entrants agree to these Official Rules and the decisions of the Sponsor. Void where prohibited. Sponsor's computer will be the official time-keeping device for the Sweepstakes. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

3. **HOW TO ENTER.** There are two ways to enter the Sweepstakes during the Promotional Period.
 - a. **Automatic Entry Method.** During the Promotional Period, eligible entrants who are First PREMIER Bank Debit MasterCard® ("Eligible Card") cardholders with a personal checking account with Sponsor that is connected to the Eligible Card (the "Eligible Account"), and who post a total of \$200 or more PIN or signature-based point-of-sale purchase transactions using the Eligible Card and such purchase transactions are posted to the Eligible Account (the "Purchase") during the Promotional Period, will receive an automatic entry for each Purchase completed; provided only eligible entrants making Purchases with an Eligible Card that is not in default under the customer agreement for the Eligible Account, both at the time of purchase and at the time of the Drawing (as defined below), are eligible for automatic entry. No entry will be granted to any entrant whose Eligible Account is overdrawn or has been closed at the time of the Drawing. All automatic entries will be deemed to be submitted by the primary person in whose name the Eligible Card used to enter the Sweepstakes was issued. Account adjustment transactions, returns, cash advances, ATM transactions or similar cash withdrawals, balance transfers, and payment of late fees or over-limit fees to the Sponsor or any affiliate of the Sponsor, are excluded from automatic entry. Eligible Cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for participation in the Sweepstakes.

 - b. **Mail-In Alternative Entry Method.** During the Promotional Period, entrants may hand print the entrant's name, address, city, state, ZIP Code, telephone number, e-mail address, and date of birth on a 3"X 5" card and mail the card in a hand-addressed, stamped envelope to 2015 Spring Possibilities Sweepstakes, First PREMIER BANK, Marketing, P.O. Box 1348, Sioux Falls, SD 57101-1348. To be included in the Drawing (as defined below), mailed entries must be postmarked by the last day of the Promotional Period and received not later than the fifth (5th) business day thereafter. Limit one entry per envelope. Mechanically reproduced, photocopied, illegible, incomplete, or inaccurate entries are automatically void.

Sponsor, PREMIER Bankcard and their affiliates, and all of their respective officers, directors, shareholders, employees, agents and representatives (collectively, "Released Parties," except to the extent that any of the foregoing acts in his or her individual capacity to enter the Sweepstakes) are not responsible for illegible, lost, late, delayed, deleted, damaged, incomplete, postage due, misdirected, undeliverable, mutilated, destroyed, or stolen mail entries; or for the incorrect, delayed or inaccurate entry information whether caused by systems issues, site users, inaccurate records, human processing, tampering, hacking, theft or destruction, or by equipment or programming used in this Sweepstakes; or for any error, interruption or unavailable network, server, satellite, or other connections; or for miscommunications, failed computer, telephone or cable transmissions, lines, or technical failure; or for jumbled, scrambled, delayed, or misdirected transmissions, computer hardware or

software malfunctions, failures or difficulties; or for any other errors of any kind, whether human, mechanical, electronic or network. Should any portion of the Sweepstakes be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole discretion to suspend or terminate the Sweepstakes, and select winners from entries received prior to action taken or as otherwise deemed fair and appropriate by Sponsor.

4. **RANDOM DRAWING.** The Sponsor will select winners at random on or about May 4, 2015 (the "Drawing") from among all eligible entries timely received during the Promotional Period. The decisions of the Sponsor are final and binding in all matters relating to the Sweepstakes, including the Drawing. The entrants selected (subject to verification of eligibility, the "Winners") will be notified by phone, e-mail and/or U.S. Mail on or about ten (10) business days following the Drawing; provided that if any event for which tickets are given away is less than ten (10) business days from the Drawing, Sponsor will provide notice as soon as reasonably possible. Winners must meet all eligibility requirements and may be required to provide their Social Security number, and complete and to submit to Sponsor an Affidavit of Eligibility, and Publicity and Liability Release (where legal), each of which must be completed, signed and returned within seven (7) days from date of issuance, or the prize will be forfeited and may be awarded to an alternate winner, time permitting. Limit one prize per person/Eligible Card/Eligible Account.

5. **PRIZE/ODDS: Prizes (16 total):** Each prize winner will receive two (2) tickets to one (1) event occurring at the Denny Sanford PREMIER Center. ARV each: \$110. ARV of all Prizes is \$1,760. Actual value of each prize depends upon the event(s) for which tickets are given, and any difference between the stated ARV and the actual value, if any, will not be awarded.

Please note that because not all public events to which the Winners will receive tickets have been scheduled at the time of publication of these rules (and therefore Sponsor has not received actual pricing), the ARV is an estimate and any difference between the stated ARV and the actual value will not be awarded.

The tickets will be subject to any conditions or restrictions listed on the tickets, and will be available only for the date indicated on the tickets. Winners will be informed of the event, date and time of their tickets in their prize notification, as well as the location at which they can obtain their tickets. Tickets may not be traded or exchanged for other events, dates or times. **Winners will need to pick up their tickets from the location specified in their prize notification, which may be the Sponsor's branch office that is closest to Winner's residence for Winners who do not reside in or near Sioux Falls, SD. Winners will need to show a valid form of identification to obtain their tickets, and must pick them up at the specified location within ten (10) business days of the date Winner is sent notice (by e-mail) that the tickets are ready to be picked up. Any costs associated with such pick up are the sole responsibility of the Winner.** Notwithstanding the foregoing, Sponsor may, at its sole option and expense, elect to send tickets to the Winners by other delivery methods. If any Winner refuses or fails to claim a prize or any portion of a prize within the required time frame, such Winner will forfeit such prize or portion of a prize and Released Parties will have no further obligation with respect to such forfeited prize or portion of a prize.

Winners may not substitute or transfer the prizes, but Sponsor reserves the right to substitute the prize described above with a prize of equal or greater value. Prizes will not be fulfilled where the Sweepstakes is void. Sponsor will, to the extent required, pay any sales tax with respect to the tickets. Expenses not stated in these Official Rules, including but not limited to, income taxes on the actual value of the prizes, and any other expense related to the acceptance of prizes, are solely the responsibility of the Winner. If applicable, winners will be issued an IRS 1099 tax form for the prize value.

6. **CONDITIONS OF PARTICIPATION:** Participants agree (a) to abide by these rules and all decisions of Sponsor which shall be final in all respects relating to the Sweepstakes; (b) that Released Parties (except to the extent any Released Party acts in his or her individual capacity as an entrant in the Sweepstakes) will have no liability whatsoever for, and shall be held harmless by Winners against any liability for any injuries, losses or damages of any kind to persons, including death, or property resulting in whole or in part, directly or

indirectly, from acceptance, possession, enjoyment, use or misuse of any prize or participation in the Sweepstakes or any Sweepstakes-related activity, or for any typographical or other error in the printing, offering or announcement of any prize via entry forms, posters or any other media; (c) except where legally prohibited, grant (and agree to confirm that grant in writing) permission for Sponsor and those acting under its authority to use his/her name, address, e-mail address, photograph, voice and/or likeness, for advertising, trade and/or publicity purposes without additional compensation in all media now known or hereafter discovered, worldwide and on the Internet, without notice, review or approval; (d) that Winner may be required to complete, sign, and return an Affidavit of Eligibility or other such documentation as Sponsor may require to verify Winner's eligibility and that if documents are not returned on a timely basis, or if Winner is found to be ineligible, or not in compliance with these Official Rules, his or her prize will be forfeited and awarded to an alternate winner; and (e) Sponsor may disqualify anyone from participating in the Sweepstakes or winning a prize if, in their sole discretion, they determine that such person is attempting to undermine, tamper with, or abuse any aspect of the Sweepstakes, by cheating, deception or other unfair playing practices, or intending to annoy, abuse, threaten or harass any other entrant or Sponsor's representatives. ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

7. **SPONSOR:** First PREMIER Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104.