Crossroads Bank ATM Bonus Official Contest Rules
SPONSOR: Crossroads Bank, 1205 N. Cass St., P. O. Box 259, Wabash, IN 46992

Contest Period
The contest begins at 09:00 am (eastern time) on November 27, 2026 and ends at 09:00 am (eastern time) on November 30, 2026. Transactions (Entries) must be received by 08:59 am on November 30, 2026 to be eligible for a prize.

Eligibility, Winner Selection, Prizes and Conditions

1. Up to 50 randomly selected winners will receive a $50 bill in place of a $20 bill, and transaction amounts will be recorded as the original amount of withdrawal or cash advance request.
2. Odds of winning depend on the volume of and amount of transactions performed. Winners will be selected in a random sequence from all completed transactions eligible entries received and must be present to win.
3. The contest will be held at Crossroads Bank ATM locations: 526 West Connexion Way, Columbia City, 1404 State Road 114 West, North Manchester, 855 North Broadway, Peru, 207 South State Street, South Whitley, 500 South Huntington Street, Syracuse, 1205 North Cass Street, Wabash, 895 North Parker Street, Warsaw.
4. The contest is open to individuals with a working debit or credit card with a valid PIN. A withdrawal or cash advance transaction is necessary to enter or win. You do not need to have an account at Crossroads Bank to qualify to win. Utilizing any other bank services will not improve your chances of winning.
5. Transaction amounts are limited to account available balances as well as daily ATM cash withdrawal limits associated with the debit or credit card used. Crossroads Bank customer daily ATM cash withdrawal limits are up to $500.
6. Non-Crossroads Bank customers may be assessed foreign ATM fees according to their financial institution's fee schedule and ATM network relationship.
7. All transactions are subject to the account overdraft protection service fees or cash advance fees.
8. Employees, directors (and household family members of such employees and directors) of Crossroads Bank and its advertising, promotion, and fulfillment agencies, and their affiliates, are NOT eligible.
9. The contest is subject to all applicable federal, state, and local laws and regulations. The contest is void where prohibited by law.
10. By completing transactions, each participant agrees the decision of Crossroads Bank will be final. Entrants agree to be bound by these rules and consent to use their names and/or photo for advertising or publicity purposes without compensation or further consideration, except where prohibited by law.
11. All expenses relating to the acceptance and use of any prize that is not explicitly listed herein as being awarded, including payment of fees, are the responsibility of the winner.
12. No substitute, barter, transfer, or assignment of prize is permitted, except by Crossroads Bank at its sole discretion.

13. Crossroads Bank, agents and representatives of Crossroads Bank and legal advisors are not responsible for and shall not be liable for: (1) telephone, electronic, hardware or software program, network, internet or computer malfunctions, failures or difficulties of any kind; (2) any condition caused by events beyond the control of Crossroads Bank that may cause the contest to be disrupted or corrupted; (3) any printing or typographical errors in any material associated with the contest. Crossroads Bank reserves the right, in its sole discretion, to suspend or cancel the contest at any time.
14. By participating in the Contest, each participant agrees to release and hold Crossroads Bank and the employees, officers, directors, agents, representatives of Crossroads Bank, its advertising agency, promotion, and legal advisors harmless from (1) any and all losses, damages, rights, claims, and actions of any kind in connection with the contest; (2) any illnesses, injury, losses, litigation, or damage that may occur from participation in the contest or acceptance, possession, use or misuse of a prize.
15. All transactions become the exclusive property of Crossroads Bank.
16. For a copy of these official rules, send a self-addressed, stamped envelope to: Crossroads Bank, Attn ATM Bonus Promotion, PO Box 259, Wabash, IN 46992.