

**NCR DISCOVER DIGITAL SWEEPSTAKES
OFFICIAL RULES**

NO PURCHASE, PAYMENT OR FINANCIAL DISCLOSURE OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE, PAYMENT OR FINANCIAL DISCLOSURE WILL NOT INCREASE YOUR CHANCE OF WINNING. OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES OR THE DISTRICT OF COLUMBIA, 18 YEARS OF AGE AND OLDER AT TIME OF ENTRY. VOID IN PUERTO RICO AND WHERE PROHIBITED BY LAW. BUSINESS ENTITIES ARE NOT ELIGIBLE TO ENTER OR WIN A PRIZE.

ELIGIBILITY: The Sweepstakes is open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions (the "Entrant" and/or "End User"). For a list of participating Financial Institutions [click here](#) (collectively the "participating companies"). Employees of NCR Corporation (the "Sponsor"), its parent company, affiliates, subsidiaries, participating financial institutions, advertising and Sweepstakes agencies, Marden-Kane, Inc. and the immediate families (spouse, parents, children, siblings and their respective spouses) and individuals living in the same household as such employees are not eligible to enter or win a prize. Sweepstakes is subject to all applicable federal, state and local laws. Void in Puerto Rico and where prohibited by law.

ENTRY PERIOD: The NCR "Discover Digital" Sweepstakes (the "Sweepstakes") begins on April 1, 2017 at 12:00:00 a.m. Eastern Time ("EST") and ends on June 30, 2017 at 11:59:59 p.m. PST (the "Sweepstakes Period") which is further divided into three (3) Monthly periods (each a "Monthly Period") as defined in the chart below. The Sponsor's computer, or that of its designee, runs the official clock for the Sweepstakes and will solely determine the time by which an entry is received.

Entry & Drawing Periods Chart (the "Chart")

Monthly Entry Period	Start Date	End Date Transaction Post by date; Mail-in Entry Post Mark Date	Mail-in Entry Receive by Date	Drawing Date	Number of Winners	Prize
1	4/1/17	4/29/17	5/4/17	5/12/17	1	\$2,500 cash
2	4/30/17	5/31/17	6/5/17	6/13/17	1	\$2,500 cash
3	6/1/17	6/30/17	7/6/17	7/14/17	1	\$2,500 cash

HOW TO ENTER:

There are two ways to enter the Sweepstakes:

1 A Online/Mobile Banking Automatic Entry:

To enter the Sweepstakes via Automatic Entry you'll first need to become a registered user of the "Discover Digital" Sweepstakes site. Visit your financial institutions' website and click on the 'Discover Digital' banner on their homepage which will take you to the Sweepstakes microsite where you'll find the registration page. Complete the required information on the entry form, which may include, among other things, full name, e-mail address, and your zip code. Entrant must complete the entry form with all required information and click "REGISTER NOW" for any entries to be eligible.

Existing or New End Users ("Entrant") of participating financial institutions will earn one (1) entry for each eligible Online or Mobile Banking transaction as follows during the Sweepstakes Period. PLEASE NOTE: An entry is dependent upon the date in which a transaction has been processed by the Entrant's Financial Institution.

- New Users: receive one (1) entry into the Sweepstakes for each of the following bank transactions* an Entrant performs:
 - Enroll for Online or Mobile Banking,
 - Mobile Banking alerts enrollment,
 - eBill enrollment.
 - Complete a Mobile Check Deposit, and
 - For every time they log in to online or mobile banking.
- Existing Users: receive one (1) entry into the Sweepstakes for each of the following bank transactions* an Entrant performs:
 - Mobile Banking alerts enrollment,
 - eBill enrollment,
 - Complete a Mobile Check Deposit, and
 - For every time they log in to online or mobile banking.

*All banking transactions may not be offered by your financial institution in which case you may also use the Mail Entry stated below.

2 - Mail Entry:

If entering by mail you do not need to register for the promotion but you must be a member of a participating financial institution. To enter without signing in to your participating Financial Institution Online or Mobile account during the Sweepstakes Period, hand-print your name, address, city, state, zip code, daytime phone number, the name of your financial institution (name only, no account numbers), and email address (mandatory) on a plain 3"x5" piece of paper, place in a stamped envelope and mail to: NCR Discover Digital Sweepstakes, Sweepstakes, P.O. Box 490, Woodbury, NY 11797-0490. Mail entries must be postmarked by June 30, 2017 and received by July 6, 2017. Limit of one entry per mailing envelope. Envelopes containing multiple entries will be disqualified. Sponsor is not responsible for lost, late, damaged, delayed, destroyed, misdirected, incomplete, illegible, mutilated, or postage due mail. Photocopies, mechanically reproduced, forged or altered mailed entries and facsimiles are void. Incomplete or illegible entries are not eligible. All entries become the property of the Sponsor and will not be returned. No entries may be submitted on behalf of another person.

Entries submitted during a Monthly Period will be eligible only for the Monthly Period drawing in which it was submitted. There is a limit of one (1) prize per person. ***Regardless of the method of entry, only a maximum of thirty (30) entries per person for each Monthly Period will be allowed.***

RANDOM DRAWINGS: A random drawing to select one (1) Monthly Period prize winner will be conducted on or about the drawing dates stated in the Chart above from among all eligible entries received by the end date for that Monthly Period (non-winning entries received during prior Monthly Periods do not roll over to future drawings). Drawings will be conducted by Marden-Kane, Inc., (the "Administrator"), an independent judging organization, whose decisions are final and binding in all matters relating to the Sweepstakes.

PRIZES and ODDS OF WINNING: Three (3) Monthly Period Grand Prizes (1 prize winner per month): \$2,500.00 cash each. Prize awarded as a wire transfer or direct deposit made to the winner's participating Financial Institution account. Retail Value ("RV"): \$2,500 each. Total RV of all prizes: \$7,500.00. All federal, state and local taxes related to any prize are the responsibility of the individual winners. In no event will more prizes be awarded than those listed in these Official Rules. The odds of winning a Monthly Prize depend on the total number of eligible entries received by the applicable end date in the Chart. Limit of one (1) prize per person or household.

WINNER NOTIFICATION: Potential Winners will be notified on or about the date indicated in the Chart above via mail, phone, and/or email. Potential Grand Prize winners will be required to complete, sign, and return [1] an Affidavit of Eligibility and Liability Release and; where legal, a Publicity Release (collectively the "Affidavit"); and [2] an IRS Form W-9 and furnish his/her social security number that will be used only for the purpose of reporting the Winner's prize earnings to the Internal Revenue Service, as required by law. Complete documents must be returned within seven (7) days from prize notification date or the prize will be forfeited and awarded to an alternate potential winner. If the potential Winner (i) cannot be contacted after a reasonable attempt has been made by Administrator (as determined in Sponsor's sole discretion); (ii) fails to timely return the required paperwork without alteration and in the form presented by Administrator; (iii) refuses the prize; and/or (iv) the prize or prize notification is rejected or returned as undeliverable, such potential winner forfeits all rights to be deemed a winner in the Sweepstakes and receive the prize, then that potential prize winner will be disqualified and an alternate winner will be selected through a random drawing by the Administrator from the remaining entries. Prizes must be accepted as awarded. If the prize is won by an eligible individual who is not of the legal age of majority in the state of residence ("minor"), the required documents must be confirmed and signed by winner's parent or legal guardian. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Sponsor to use said winner's name, photograph, likeness, statements, and biographical information without further compensation.

CONDITIONS OF ENTRY: By participating, Entrants agree to comply with these Official Rules including all eligibility requirements. Sponsor reserves the right to disqualify Entrants who violate these Official Rules or interferes with this Sweepstakes in any manner. Any attempt by any Entrant to obtain more than one (1) entry by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that Entrant's entries and that Entrant may be disqualified. Use of any automated entry software is prohibited. Electronically reproduced, illegible, incomplete or inaccurate entries are void. In case of a dispute as to the owner of an online entry, online entry will be deemed to have been submitted by the authorized account holder of the account from which the entry is made. The authorized account holder is deemed as the natural person assigned to account as recorded by the Financial Institution. Sponsor, its parent company, affiliates, subsidiaries, divisions, advertising and promotion agencies, Marden-Kane, Inc. and all of their officers, directors, shareholders, employees, and agents (collectively "Releasees") are not responsible for incorrect or inaccurate transcription of entry information, or for any human or printing error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or web site, inability to submit the online registration form, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer related to or resulting from participation or downloading any materials in this Sweepstakes, or for late, lost, stolen, illegible or misdirected entries. Entry materials that have been tampered with or altered are void. If, in the Administrators' opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of this Sweepstakes, or if technical difficulties compromise the integrity of the Sweepstakes, the Administrator reserves the right to void any entries at issue and/or to suspend, modify or cancel or terminate this Sweepstakes, in whole or in part, at any time without notice and award the prizes in a random drawing from among all non-suspect eligible entries received as of the termination date. **Caution:** Any attempt by an Entrant or any other individual to

deliberately damage any online service or web site or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek damages and/or other remedies from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision.

GENERAL CONDITIONS: By accepting a prize, winner(s) or, if a minor, their parent or legal guardian consents to the use of his/her name, city/state of residence, photograph, visual and/or audio likeness for advertising or Sweepstakes purposes by Sponsor, and its designees, including but not limited to the posting of winner's name on the Sponsor's website(s), in a Winners List or other online announcements, without additional compensation, permission or notification except where prohibited by law. Entrants, or, if minors, their parents or legal guardians agree to release indemnify and hold harmless Sponsor, participating Financial Institutions, their respective parent companies, affiliates, subsidiaries, agencies, Marden-Kane, Inc., and their respective employees, officers, directors and shareholders from any claims, actions, injury, loss or damage of any kind resulting from participating in this Sweepstakes or from the acceptance or use of any prize awarded. U.S. law governs this Sweepstakes. Notice to online Entrants: Internet access and usage charges applicable to Entrant's account, including local, long distance, 800/888* access charges and/or any usage charges applicable under Entrant's Internet pricing plan and any applicable taxes will continue to apply while Entrant is online in connection with this Sweepstakes, and will be the sole responsibility of such Entrant. Persons who tamper with or abuse any aspect of the Sweepstakes or website, who act in an unsportsmanlike or disruptive manner or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated Entries will be void. Should any portion of the Sweepstakes be, in Sponsor's sole opinion, compromised by any means, which, in the sole opinion of the Sponsor, impairs the administration, security, fairness or proper play, or submission of Entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Sweepstakes and, if terminated, at its discretion, select the potential winner(s) from all eligible, non-suspect Entries received prior to action taken using the judging procedure outlined above.

GOVERNING LAW/JURISDICTION: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of Entrants or Sponsor in connection with the Sweepstakes shall be governed by the laws of the state of Georgia, without giving any effect to any choice of law or conflict of law rules. Any dispute shall be resolved in a court of law in Gwinnett County, Georgia.

SEVERABILITY: If any provision(s) of these Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

ENTRANT INFORMATION: Your information will be collected in accordance with NCR's privacy policy available at www.ncr.com/privacy.

WINNER'S LIST: To receive the names of the winners, send an e-mail with the subject line: "NCR Discover Digital Sweepstakes Winners" to winnerslist@mkpromosource.com. Requests must be received by July 31, 2017. The list will be sent when all drawings have been conducted and all the winners verified.

SPONSOR: NCR Corporation, 3097 Satellite Boulevard Duluth, GA 30096 USA.

ADMINISTRATOR: Marden-Kane, Inc., 195 Froehlich Farm Blvd., Woodbury, NY 11797.