International Bank of Commerce

IBC Card Controls Sweepstakes Official Rules

Dates: From Card Controls app May 15 – August 15, 2021

DOWNLOAD THE APP ON YOUR MOBILE DEVICE TODAY!

1. SWEEPSTAKES TERM: From May 15, 2021 – August 15, 2021

2. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.

3. ELIGIBILTIY: The IBC Card Controls Sweepstakes (the "Sweepstakes") is a promotion of IBC Bank and Commerce Bank (collectively "IBC" and "Sponsor"). Sweepstakes is open to all permanent and legal U.S. residents. Void where otherwise prohibited by law. Minors under age 18 are excluded from entering sweepstakes. Employees and immediate family of International Bank of Commerce (IBC), Commerce Bank and IBC Bank affiliates are not eligible.

4. HOW TO ENTER: There are two (2) ways to enter the Sweepstakes: *1) Automatic Entry:* An eligible IBC debit cardholder will automatically be entered into drawing once the participant downloads and installs the IBC Card Controls App to their personal mobile device and registers their debit card in the app. (1) In the event of a dispute as to who downloaded the app and registered the debit card, such entry will be deemed to be submitted by the cardholder of the registered card. IBC debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 PM CDT on 8/15/2021 in order to be eligible. *2) Mail-In Non-Purchase Entry:* To enter without an eligible IBC card controls registration, you may enter by postal mail by hand-printing your name, address, city, state/province/territory, ZIP or postal code, email address, and daytime and evening telephone numbers (including area code) on a 3" x 5" card, and mail, in a #10 envelope with sufficient postage affixed, to: IBC Card Services: PO Box 659507, San Antonio, TX. 78265-9507. Each mail-in entry will count as one (1) entry into the drawing. Mail-in entries must be postmarked by 11:59:59 PM CDT on 8/07/2021 in order to be eligible. Only one entry permitted per eligible participant. Entries that are mechanically reproduced, copied, illegible, incomplete, postage-due or inaccurate and entries by any means that subvert the entry process are void. Entries become the property of the Sponsors and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsors' sole discretion. Eligible Participants do not need to fill out any additional forms to enter, nor will any additional forms be sent. Proof of mailing does not constitute proof of delivery.

5. WINNER SELECTION: The IBC Card Controls $1,500.00 Sweepstakes winner will be selected at random among all valid entries on August 16, 2021. Participants need not be present to win. All decisions are final.

6. NOTIFICATION: Prize winner will be notified via phone and /or email by IBC Card Services within 1-2 days after the selection date. Sponsor shall have no liability for winner's failure to receive notice due to winner's security settings or provision of incorrect or otherwise non-functioning contact information. All taxes on prizes and incidental expenses not mentioned herein are the responsibility of the winner(s). By accepting the prize, the winner grants permission to International Bank of Commerce and Commerce Bank to use his or her name, likeness, image and/or statements about the Sweepstakes for publicity and promotional purposes without further compensation, except where prohibited by law, and agrees to execute a written consent.

7. PRIZE: $1,500.00 (**In the discretion of the Sponsor, prize may be paid by check, by direct deposit into the winner's IBC Checking Account, or otherwise.**) - 1 winner.

8. ODDS. The odds of winning depend on the number of eligible entries received.

9. TERMS: Sweepstakes Participants agree to abide by the terms of these Official Rules and by the decisions of the Sponsor, which are final on all matters pertaining to this sweepstakes. Participants represent that they are eligible to enter. All federal, state and local laws and regulations apply. INTERNATIONAL BANK OF COMMERCE AND COMMERCE BANK AND THEIR AFFILIATES, PARTNERS, ADVERTISING AGENCY, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS OF EACH (collectively "Related Parties") ARE IN NO WAY RESPONSIBLE OR LIABLE FOR DAMAGE, LOSS OR INJURY RESULTING FROM LATE, LOST OR MISDIRECTED, INCOMPLETE OR ILLEGIBLE ENTRIES, OR ACCEPTANCE AND USE OF ANY OF THESE PRIZES. THE WINNER(S) ASSUMES LIABILITY FOR INJURIES CAUSED OR CLAIMED TO BE CAUSED BY PARTICIPATING IN THE SWEEPSTAKES, OR BY ANY PRIZE. BY ENTERING, PARTICIPANT AGREES THAT NO CLAIM RELATING TO SUCH LOSSES OR INJURIES SHALL BE ASSERTED AGAINST SPONSORS AND/OR RELATED PARTIES. Sweepstakes is sponsored by International Bancshares Corporation – Laredo 1200 San Bernardo Laredo, TX 78040 through IBC Bank and Commerce Bank.

10. OPERATION: If for any reason this sweepstakes is not capable of running as planned, including technical failures, fraud, tampering, duplicate entries, unauthorized intervention or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of this sweepstakes. IBC Bank and Commerce Bank reserve the right at their sole discretion to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the sweepstakes. Sponsors assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or mailing, theft, or destruction or unauthorized access to, or alteration of entries.

11. RULES: This sweepstakes is subject to these Official Rules. A winner's name may be obtained by sending a self-addressed stamped envelope to IBC Card Controls Sweepstakes, attn: Card Services, PO Box 659607, San Antonio Texas 78217.

12. DISPUTES: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF TEXAS WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Sweepstakes, participant agrees that any and all disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively through arbitration in accordance with the American Arbitration Association consumer rules.