Use your IBC Bank Visa® Debit Card to

Win $500*

Each transaction = 1 entry

The more transactions, the more chances you get to win.

The sweepstakes will run until January 31, 2020.
*Prize: (12) winners of $500 every month (1 per market).

Offer valid from **August 1, 2019** through **January 31, 2020**

Need not be present to win.

Drawings will take place after months end by the following dates:

- **November 15, 2019**
- **December 15, 2019**
- **January 15, 2020**
- **February 15, 2020**

Winner will be notified within 1-2 business days after the selection date.

An eligible IBC Bank cardholder will automatically receive one (1) Sweepstakes entry for each Point of Sale transaction made with an eligible IBC Bank debit card.

No purchase necessary.

See next page for official rules and regulations.
The IBC Debit Card Summer Sweepstakes (the “Sweepstakes”) is open to customers of IBC and Commerce Bank (collectively “IBC” and “Sponsor”). 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.

1. **Sweepstakes Term:** Sweepstakes to take place in the following months: 8/1/19-8/31/19; 9/1/19-9/30/19; 10/1/19-10/31/19; 11/1/19-11/30/19; 12/1/19-12/31/19; 1/1/20-1/31/20

2. **No Purchase or Obligation Necessary to Enter or Win.**

3. **Eligibility:** The IBC Debit Card Sweepstakes (the “Sweepstakes”) is open to customers of IBC and Commerce Bank (collectively “IBC” and “Sponsor”). 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 cardholder will automatically receive one (1) Sweepstakes entry for each Point of Sale transaction made with an eligible IBC debit card. The following transactions are not eligible for entries into the Sweepstakes: ATM transactions, cash advances, account adjustments transactions/returns. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. 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 PT on 8/31/19, 9/30/19, 10/31/19, 11/30/19, 12/31/19, or 1/31/20 in order to be eligible. 2) **Non-Purchase Entry:** To enter without an eligible IBC debit card purchase 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 659607, San Antonio, TX. 78217. Each mail-in entry will count as one (1) entry into the drawing. Mail-in entries must be postmarked by 11:59:59 PM PT on 8/31/19, 9/30/19, 10/31/19, 11/30/19, 12/31/19, or 1/31/20 and received by 9/7/19, 10/7/19, 11/7/19, 12/7/19, 1/7/20, or 2/7/20 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate, postmarked-and-stamped envelope. 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 Debit Card Summer Sweepstakes winners will be selected at random among all valid entries before 9/15/19, 10/15/19, 11/15/19, 12/15/19, 1/15/20, and 2/15/20 by market, depending on where the account tied to the Debit Card was opened. For mail-in entries, the market shall be the city in the Participant’s address on the entry card. Participants need not be present to win. All decisions are final.

There will be 12 winners of $500 every month (1 per market) $500 Prize Winner selected in each of the following markets. Each market includes the branches as follows:

**Commerce Bank:** Commerce Main Bank, Saunders branch, McPherson branch, and South branch.

**Laredo, TX:** El Banquito Heights, El Banquito Mines Road, El Banquito South, Mall del Norte 1, El Banquito North, El Banquito Plantation, Walmart In-Store San Bernardo, Walmart In-store Loop 20, El Banquito Mall del Norte 2, Walmart In-Store Hwy. 83 branch, IBC Main Bank, El Banquito Del Mar, El Banquito Downtown, El Banquito Jacaman, and El Banquito San Isidro, Banquito Outlet Shoppes.

**Zapata, TX:** Roma branch, Walmart In-store Rio Grande, IBC Zapata Main Bank, Rio Grande City branch, Hebbronville branch, Alice branch, Kingsville branch, Freer branch, H-E-B In-Store Rio Grande, Beeville branch.

**Brownsville, TX:** IBC Brownsville Main Bank, Central Blvd. branch, Dixieland branch, Downtown branch, Four Corners branch, Sunshine branch, S. Padre Island branch, Sunrise Mall, Walmart In-Store Alton Gloor, Walmart In-Store Harlingen, Walmart In-Store Port Isabel, Alton Gloor branch.

**Eagle Pass, TX:** Main branch, East branch, Mall de Las Aguinas, Banquito Las Minas, Walmart In-Store Del Rio, Walmart In-Store Uvalde, Downtown branch, Veterans Blvd. branch, Uvalde College Lane, H-E-B In-Store Eagle Pass, and Plaza del Sol Mall.

**Port Lavaca, TX:** Victoria branch, Bay City branch, and IBC Port Lavaca Main Bank.

**Corpus Christi, TX:** IBC Corpus Christi Main Bank, Esplanade branch, Everhart branch, Walmart In-Store Aransas Pass,
Northwest branch, Rockport, Portland, Sinton branch, and Flour Bluff branch.

**Houston, TX:** IBC Houston Main Bank, Alief branch, Richmond branch, Downtown branch, Galeria Mall, Woodridge branch, Gulfgate branch, Dickinson branch, Montrose branch, Grand Parkway, Freeport, Lake Jackson, Briar Forest, Angleton,

**Austin, TX:** FM 2222 branch, Austin Main branch, Cedar Park branch, Parmer Lane branch, South Park Meadows branch, The Domain Mall, Round Rock branch, Crystal Falls branch, Cesar Chavez branch, Bastrop branch, and Bee cave branch.

**Oklahoma:** Lawton Central Mall, Elk City, Sulphur, Lindsay, Chickasha, Lawton Gore, Ardmore North, Clinton, Duncan North, Weatherford, Pauls Valley, Claremore, Sapulpa, Yale Tulsa, Downtown Tulsa, Tulsa Lewis, Miami, Midtown Village, Grove, Broken Arrow, Chandler, Bailey Ranch, Garnett, Memorial Tulsa, Sand Springs South, Union Place, Stillwater, Bixby, Shawnee, Portland, Moore, Moore South, Purcell, May Avenue, Guthrie, Gaillardia, Bethany, Norman, Oklahoma City Corporate, Crown Heights, Midwest City Douglas Blvd., Edmond Bryant, Edmond Santa Fe, Chatenay Square, Yukon, Park Avenue, Quail Creek, and Dallas Maple branch.

**San Antonio:** 1500 branch, Alamo Heights branch, Alamo Ranch branch, Brooks Corner branch, Castle Hills branch, Downtown branch, Helotes branch, Inwood branch, Luling branch, Marble Falls branch, Nakoma branch, Richland Hills branch, Roosevelt branch, San Marcos branch, Schertz branch, South Park branch, Stone Oak branch, Walzem branch, Medical Center, and Callaghan branch.


*If the branch where you opened your account has closed, your debit card is still eligible for entry into the sweepstakes based on the market where your account was opened.*

6. **NOTIFICATION:** Prize winners 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 winners’ failure to receive notice due to winners’ 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. **PRIZES:** $500 (direct deposit into IBC checking account) - 1 per Market.

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 list may be obtained by sending a self-addressed stamped envelope to IBC Debit Card Summer 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.