



The MVSB (Meredith Village Savings Bank) “Lights, Camera, Save! Local Contest” Sweepstakes Official Rules

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER, WIN, OR VOTE. MAKING A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

SPONSOR: The MVSB (“MVSB”) “Lights, Camera, Save! Local Contest” is sponsored by MVSB (Sponsor), PO Box 177, Meredith, NH 03253.

SWEEPSTAKES PERIOD: The MVSB “Lights, Camera, Save! Local Contest” begins at 12:00:00 a.m. Eastern Time (“ET”) on Wednesday, October 1 and ends at 11:59:59 p.m. ET on Sunday, November 30 (the “Sweepstakes or Voting Period”). Votes/entries received after that date will be deemed ineligible to win.

PRIZES:

First Prize: \$500 cash. The first prize winner will also be moved on to the national American Bankers Association (ABA) Lights, Camera, Save! Contest where additional prizes may be awarded.

Second Prize: \$250 cash.

Third Prize: \$100 cash.

AGREEMENT TO OFFICIAL RULES: By participating in the MVSB “Lights, Camera, Save! Local Contest,” each entrant agrees to be bound by these Official Rules as well as the [ABA Lights Camera Save! National Contest Official Rules](https://www.aba.com/-/media/documents/advocacy/foundation-programs/lights-camera-save-official-rules.pdf?rev=a7435742451049dcbadad2bf1f614b9b&hash=9790706642BA41BC44C8F921B9FA4F5), which can be found at: <https://www.aba.com/-/media/documents/advocacy/foundation-programs/lights-camera-save-official-rules.pdf?rev=a7435742451049dcbadad2bf1f614b9b&hash=9790706642BA41BC44C8F921B9FA4F5>, including all eligibility requirements, and unconditionally accepts the decisions of the Sponsor, which are final and binding. The sweepstakes is subject to all federal, state and local laws and regulations and is void outside the United States and wherever prohibited by law. Prizes may be subject to tax; all applicable taxes are the responsibility of the winner.

ELIGIBILITY: The MVSB “Lights, Camera, Save! Local Contest” is open to individuals who (a) are legal residents of New Hampshire or Maine and (b) are between ages thirteen (13) and eighteen (18) as of October 1, 2025. In addition, Entrants must reside within the MVSB community banking footprint, OR attend a school located within the MVSB community banking footprint.

Children of employees and their immediate family and household members (whether or not related) of the American Bankers Association Foundation, the American Bankers Association, any other participating financial institution, and any of their parent companies, affiliates, subsidiaries, independent contractors, officers, directors, advertising and promotion agencies, and all other entities or individuals associated with the development, administration, or fulfillment of this Contest (collectively, the “Contest Entities”) are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply. The decision of the Sponsor is final and binding in all respects. Sponsor has the right to verify the eligibility of each entrant before any prize is issued.

SUBMISSION FORMAT: Videos must be the Entrants original work, in English, and no more than 30 seconds long. They should focus on a money-related topic – like budgeting, credit scores, saving for college, or identity protection – and must not use any copyrighted music, footage, or other media. Entrants may upload their video in common formats such as MP4, MOV, AVI, or WebM, and submit it via YouTube (or a similar video-sharing platform), along with the contestant submission packet to mvsbmarketing@mvsb.com.

ENTRY: Entrants must submit their video entries by emailing a public link to the video posted on YouTube (preferred) or any other video sharing website to mvsbmarketing@mvsb.com along with a completed official entry packet (see Submission Format). Only entries received by November 30 will be considered. Limited to one (1) submission per person. Mechanically reproduced or potentially fraudulent submissions, as determined by Sponsor in its sole discretion, will be discarded.

By entering, Entrants agree to allow MVSB to share their video entries (in whole or in part) on MVSB's website, social media channels, and in other promotional materials as determined by the Bank. MVSB reserves the right to disqualify any entry that does not comply with these rules or the [ABA's official rules](#). MVSB's decisions regarding eligibility, judging, and prize awards are final.

DISQUALIFICATION: Entrant may be prohibited from participating if Sponsor, in Sponsor's sole discretion, reasonably believes that the Entrant has attempted to undermine the legitimate operation of this Sweepstakes by cheating, deception or other unfair practices, or annoys, abuses, threatens or harasses any other contest Entrants or associated individuals or agencies. Any false information provided within the context of the Sweepstakes by any Entrant or noncompliance with these Rules or the like may result in the immediate disqualification of the Entrant from the Sweepstakes.

WINNER SELECTION: Entries will be evaluated by a team of MVSB employee judges. Winners will be selected based on the following criteria: creativity and originality; message clarity and impact; relevance to the contest theme of promoting financial responsibility; overall production quality. The decision of Sponsor as to the winning Entrant is final and binding in all respects.

WINNER NOTIFICATION AND REQUIREMENTS: MVSB will contact the winning Entrants and/or their parent(s)/guardian(s) on or before January 5, 2026. All winners must submit a completed W9 form before cash prizes are issued. Winners can access this form on the IRS website at: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

Winning Entrant (if not a minor) or parent or legal guardian of Entrant (if a minor) must submit a physical file of the Video to Sponsor by January 5, 2026, as described in the official entry packet.

ODDS OF WINNING: The odds of winning are dependent upon the total number of eligible entries received.

ADDITIONAL LIMITATIONS: All prizes are non-transferable. No substitution or cash equivalent of prizes is permitted. By participating in the sweepstakes, entrants agree to release, indemnify and hold harmless MVSB, American Bankers Association, YouTube, advertising and promotion agencies and all their respective officers, directors, employees, representatives and agents from and against any injuries, losses, damages, claims, actions and liability of any kind caused in whole or in part, directly or indirectly, from participation in the sweepstakes or acceptance, possession or use of any prize awarded. MVSB is not liable for any lost or stolen entries, prizes or sweepstakes information. MVSB is not responsible for the printing of or typographical errors in any sweepstakes-related materials. Sponsor, advertising and promotional agencies and all their respective officers, directors, employees, representatives and agents disclaim any liability for damage to any computer system resulting from access to or the download of information or materials connected with this sweepstakes. Sponsor does not make any warranties, express or implied, as to the condition, fitness or merchantability of the prize.

The MVSB "Lights, Camera, Save! Local Contest" Official Rules shall be interpreted in accordance with the laws of the State of New Hampshire and the State of Maine without regard to its principles of conflicts of law. Jurisdiction and venue shall be solely within the State of New Hampshire and the State of Maine for the resolution of any disputes relating to the administration of the sweepstakes. Void where prohibited by law.

WINNERS LIST: To obtain a list of the winners, mail a stamped, self-addressed envelope (to arrive by March 1, 2026) to: MVSB "Lights, Camera, Save! Local Contest" Winners, MVSB, Attn: Marketing, PO Box 177, Meredith, NH 03253-0177 or email mvsbmarketing@mvsb.com.

CHANGES: MVSB reserves the right to change sweepstakes rules and/or dates at any time without additional notice. In the event of any dispute pertaining to this sweepstakes, the decision of MVSB Management is final.

Official rules for the ABA's national Contest can be found at <https://www.aba.com/-/media/documents/advocacy/foundation-programs/lights-camera-save-official-rules.pdf?rev=a7435742451049dcbadad2bf1f614b9b&hash=9790706642BA41BC44C8F921B9FA4F59>

Any questions regarding this Sweepstakes should be directed to mvsbmarketing@mvsb.com.