



Participate in our KeyBank Business Forum Online Community to win
For Sweepstakes rules, visit www.KeyBankBusinessForum.com.

You could win a
\$100 Key Possibilities® MasterCard®
gift card!*

- The prepaid card that you can use anywhere Debit MasterCard cards are accepted.
- Gifts, travel, student use, shopping, and more... imagine the possibilities.

No purchase or transaction necessary to enter or to win. Simply participate in surveys as part of our KeyBank Business Forum Online Community.

KeyBank 
Unlock your possibilities®

*Subject to the terms of the Key Possibilities Cardholder Agreement. The balance on the card is FDIC-insured up to the maximum allowable limit. The card is issued by KeyBank pursuant to a license by MasterCard International Incorporated. MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Official rules available at www.KeyBankBusinessForum.com.

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KeyBank Business Forum Participation Sweepstakes Sweepstakes Official Rules.

SPONSOR: KeyBank, 127 Public Square, Cleveland, OH 44114

No Purchase Necessary to Enter or Win: No purchase or transaction from KeyBank is necessary to enter or win. Entrants need not attend any sales presentation arranged, sponsored or organized by KeyBank to enter or win.

CONTEST PERIOD:

The promotional period for the KeyBank Business Forum Participation Sweepstakes begins on January 1, 2019 at 8:00 a.m. EST and ends on December 31, 2019 at 11:59 p.m. EST (the "Promotional Period"). Monthly drawings for each calendar month (the "Monthly Drawings") shall be conducted during the Promotional Period. KeyBank reserves the right to cancel, suspend and/or modify the Promotion if fraud, technical failures or any other factor beyond KeyBank's reasonable control impairs the integrity of the Promotion, as determined in KeyBank's sole discretion. In addition, the term and duration of the Promotion may end at any time in the sole discretion of KeyBank; provided, however, that all prizes will be awarded for the monthly period in which the termination occurs.

ENTRY:

Complete at least one (1) online survey during the month to be eligible for the monthly drawing. **NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.** Alternatively, you can enter by sending a 3" x 5" paper with your name, address and phone number, to: 100 Public Square, 8th Floor, Cleveland, OH 44113; Mailcode:OH-01-10-0823 . Limit one (1) response per person for each calendar month during the Promotional Period. All mail-in entries must be postmarked during the month of the Monthly Drawing and must be received within five (5) days after the end of the month of the Monthly Drawing to be eligible for a prize. Only eligible entries actually received in accordance with the terms of these Official Rules will be included in the prize drawing. Illegible, unintelligible, incomplete, garbled or mutilated entries will be disqualified. KeyBank is not responsible for lost, late, misdirected, damaged, postage-due, inaudible or incomplete entries. All entries become the property of KeyBank and none will be acknowledged or returned.

ELIGIBILITY:

This contest is open only to legal residents of the United States, excluding residents of Rhode Island. Entrants must be eighteen (18) years or older at the time of the drawing. Employees of KeyBank, its affiliates and their immediate family members, and individuals residing in the same household as such employees, are not eligible to participate in this contest. Colorado Public officers, members of the general assembly, local government officials or government employees, anyone in their immediate family (meaning spouse, parents, children and siblings and respective spouses), anyone domiciled with him/her, whether or not related, are excluded from Sweepstake. By participating, entrants agree to these official rules and agree to accept all decisions of KeyBank with respect to this contest as final.

PRIZE: One (1) \$ 100.00 Key Possibilities® MasterCard® Gift Card* will be awarded to each of three (3) Winners, per month. Winner may be required to sign and return an affidavit of eligibility/release.

All valid and complete entries submitted are automatically eligible for the prize drawings, which will be conducted on or about the 10th day of each month, beginning on or about ten (10) days of January 31, 2019. On or about ten (10) days of January 31, 2019 and around the same day in the calendar month for the next 11 months thereafter, the prize winners will be determined in a random drawing to be held by VisionCritical, on behalf of KeyBank, whose decision is final. The winners will be notified by telephone and/or e-mail within five (5) working days of the drawing, and the winner need not be present to win. If a prize winner cannot be located within 14 days of the drawing, an alternate winner will be drawn. In the event that a winner is not determined after two (2) attempts have been made to contact three (3) potential winners, Administrator may elect not to conduct any further redraws and not award any such Prize. Prize winners may be required to sign an Affidavit of Eligibility and Release, to be returned within time specified or prize award will be void and may be awarded to an alternate winner. Prize may not be substituted for cash, transferred or exchanged. Taxes on the prize are the sole responsibility of the winner. Information concerning the award of the prize and the prize winner may be reported on Form 1099 to the Internal Revenue Service. Winner is responsible for filing all other applicable documentation with government agencies. Void where prohibited by law. All federal, state, local and municipal laws and regulations apply.

ODDS OF WINNING:

The odds of winning will depend upon the total number of eligible entrants.

GENERAL CONSIDERATIONS:

No responsibility is assumed by KeyBank or any of its affiliates (collectively “Key”) for late, mutilated, illegible, lost or misdirected mail. Entries become the property of KeyBank and will not be returned. Entries are subject to verification and are automatically void and will be rejected if forged, altered, defaced, tampered with, mechanically reproduced, irregular in any way, irregularly obtained, or if it contains printing errors or omissions. All submissions become property of KeyBank. By submitting an entry, you accept and agree to these rules and all decisions of KeyBank whose decisions are final. KeyBank reserves the right to distribute entries in any fashion it selects, to accelerate or modify the method of distribution and to refuse entries to participants, who, in its sole determination, abuse any privileges in order to participate.

All prizes are awarded on an “as is” basis without warranty of any kind, express or implied, including, without limitation, any warranty of fitness for a particular purpose or warranty of merchantability by KeyBank.

Neither KeyBank nor any of its affiliates is responsible for printing or typographical errors in any contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or for transactions that are processed late or incorrectly or are lost due to computer or electronic malfunction. KeyBank reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest, as determined by KeyBank in its sole discretion. By entering, participants release and hold harmless KeyBank and its affiliates and their respective directors, officers, employees and agents from any and all liability for any injuries, loss or damage of any kind to persons, including death, or property damage resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize, participation in this promotion, or while traveling to, preparing for, or participating in any prize-related activity. This contest is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. By participating, entrants agree to these official rules and agree to accept all decisions of KeyBank with respect to this contest as final.

OFFICIAL CONTEST RULES:

For a copy of the Official Contest Rules, please send a request to KeyBank 100 Public Square, 8th Floor Cleveland, OH 44113; Mailcode:OH-01-10-0823. Requests received after December 31, 2019 will not be honored.

WINNER POSTING:

To receive the name of the prize winner, send a self-addressed stamped envelope to: KeyBank, 100 Public Square, 8th Floor , Cleveland, OH 44113; Mailcode:OH-01-10-0823.

USE OF INFORMATION:

Except where prohibited by law, entry constitutes permission to KeyBank, and its affiliates to use winner’s name, city and state of residence, likenesses, and any statements made by winners regarding the contest and the prize, for marketing and publicity purposes (including, without limitation, use on the web site of KeyBank and/or its affiliates) without any compensation and for purposes of complying with all applicable federal, state and



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