

DRAWING RULES

NO PURCHASE NECESSARY TO ENTER OR WIN.
A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

The Giving Hearts Day Giveaway starts on January 20, 2026, at 1:00 p.m. Central Time and ends on February 4, 2026, at 11:59 p.m. Central Time.

1. ELIGIBILITY: This drawing is offered by Gate City Bank. There is no purchase, entry fee or payment necessary to nominate an eligible Giving Hearts Day Charity, for a charity to win the random drawing, or to obtain information about the Giveaway. Ability to nominate Giving Hearts Day Charity is open to legal residents of the United States who are eighteen (18) years or older at the time of entry. Void where prohibited by law. Giveaway is subject to all applicable federal, state and local laws.

During the Giving Hearts Day Giveaway, visit <https://woobox.com/m2dodm> and follow the instructions provided to complete and submit the online entry form. All entries must be received by 11:59 p.m. Central Time on February 4, 2026, to be eligible. Entries generated by script, macro or other automated means and entries by any means which subvert the entry process are void. Multiple entries allowed. All entries become the sole property of Gate City Bank, and will not be returned.

2. GRAND PRIZE WINNER/PRIZE WINNERS/ODDS: Before their selection, all eligible charities will have an opportunity to enter an essay explaining why they should be selected for a prize. Information as to the contents of the essay will be forthcoming before selection. Gate City Bank will make the final determination which entrant will receive a \$25,000 prize from a randomly selected pool of entrants that have submitted the required essay. The basis, criteria and decision by Gate City Bank is based solely upon Gate City Bank's discretion. All Gate City Bank decisions are final and binding.

All charities will have until February 4, 2026, at 11:59 p.m. Central Time (CT) to submit their essay. Gate City Bank will select the giveaway winners on or about February 5, 2026. A substitute giveaway will not be offered. The winner will have until Thursday, February 12, 2026, at 12:00 p.m. Central Time (CT) to verbally inform Gate City Bank that they accept the giveaway. A giveaway not accepted in the manner required by these rules on or before the acceptance deadline set forth herein will be forfeited. No giveaway is transferable. Odds of winning are dependent on the total number of entries received.

3. CONDUCT: Gate City Bank reserves the right to disqualify any participant or winner who, in its sole suspicion and discretion, tampers with the entry process, violates these rules, or acts in an unsportsmanlike or disruptive manner.

4. LIMITATION OF LIABILITY: All entrants, as a condition of entry into the drawing, agree that Gate City Bank and its employees, officers, shareholders, agents, representatives, affiliates, subsidiaries and promotion advisors are not responsible for and will not be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) any condition caused by events beyond their control; (iii) any injuries, losses, or damages of any kind caused by or resulting from acceptance, possession, or use of a Giveaway, or from participation in the drawing; (iv) printing or typographical errors in any materials associated with the drawing; (v) any personal injury, property damage, or other loss, whatever kind, resulting from the awarding of a Giveaway or Gate City Bank's use of winner's name or likeness; or (vi) the inability of a winner to use a Giveaway for any reason.

5. PUBLICITY: As a condition of entry in the drawing and if selected as a winner, the entrant agrees and hereby authorizes Gate City Bank to use the entrant's name and likeness in any promotional materials or advertising that Gate City Bank may wish to conduct.