

THE PROVIDENT BANK 170TH ANNIVERSARY "LIVE FREE FOR A YEAR"

# OFFICIAL SWEEPSTAKES RULES

1. NO PURCHASE OR ACCOUNT OPENING NECESSARY. Promotion begins March 8, 2009 and ends 1:00 PM ET May 30, 2009. To enter, complete in its entirety, an official entry form as printed in The Star-Ledger and bring it to any branch of The Provident Bank (82 locations in 10 counties); a list of branch locations is available at [www.ProvidentNJ.com](http://www.ProvidentNJ.com) and in The Star-Ledger Classifieds each Sunday. Entry forms can also be mailed to The Provident Bank, 830 Bergen Avenue, Jersey City, NJ 07306 Attn: 170th Anniversary Sweepstakes (one entry per envelope). Newspaper entry forms must be deposited in sweepstakes box inside the branch to qualify. One entry per person, per day. Mechanically reproduced entries are not eligible. You may also enter by visiting [www.ProvidentNJ.com](http://www.ProvidentNJ.com), completing the online entry form and submitting it as instructed. One online entry only per person. Entry forms are also available at The Star-Ledger office at One Star-Ledger Plaza, Newark, NJ 07102. Entry forms that are incomplete, lost, late, misdirected, incorrect, garbled, or incompletely received, for any reason, including by reason of hardware, software, browser, or network failure, malfunction, congestion, or incompatibility at Sponsors' servers or elsewhere, will not be eligible. Sponsors, in their sole discretion, reserve the right to disqualify any person tampering with the entry process or the operation of the web site. Use of bots or other automated process to enter is prohibited and may result in disqualification at the sole discretion of Sponsors. Sponsors further reserve the right to cancel, terminate or modify any promotion not capable of completion as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, force majeure or technical failures of any sort. In the event of an email entry dispute, entries will be deemed submitted by the authorized account holder of the email address submitted at the time of entry. "Authorized account holder" is defined as the natural person who is assigned an email address by an Internet Access Provider, online service provider, or other organization (e.g., business, educational institute) that is responsible for assigning email addresses for the domain associated with the submitted email address. Incomplete entry forms are not eligible.
2. Sweepstakes only open to legal residents of New Jersey who are at least 18 years old as of the date of entry. Employees of Sponsors, their immediate families, and those living in the same household are not eligible. Suppliers/vendors of Sponsors are not eligible.
3. Four (4) potential winners will be selected in a random drawing on or about June, 10, 2009, and will be notified by email and/or telephone. If potential winner cannot be contacted or does not redeem their prize within fifteen (15) days of notification, such potential winner forfeits all rights to any prize, and an alternative potential winner may be selected. All decisions of the judges are final and binding in all respects. The Grand Prize is \$20,000. The second prize is \$10,000. The third prize is \$3,500. The fourth prize is \$2,500. Winners must pick up their prize check at an agreed upon Provident branch location where they will be required to present a valid photo ID with proof of address. Pending verification of eligibility and execution of required waivers, publicity and liability releases, the prize will be awarded. Daily, one entry source (Provident branches and online contest website) will be randomly chosen from which one potential daily winner will be selected each day during the promotion period. The daily prize is a \$170 Provident Visa® gift card (may be subject to certain restrictions including expiration date). Winners will be notified by telephone or email and must pick up their prize at the Provident branch location where the winning entry form was drawn. Winners must present a valid photo ID with proof of address at the branch to claim their prize. Online entry winners will receive their Provident Visa gift card by mail.
4. Top prize-winners will receive an IRS Form 1099-MISC when they collect their prize. Income and other taxes, if any, are the sole responsibility of each winner.
5. Subject to all federal, State of New Jersey and local laws and regulations. Void outside New Jersey and where prohibited. Any violation of these rules may result in disqualification.
6. The odds of winning depend on the number of entries received. Prizes are non-refundable and cannot be exchanged. No substitutions for prizes are permitted. No duplicate top prize winners. Only one prize-winner per family, household, address, or email address. Prizes are not transferable.
7. All entries become the property of Sponsors and will not be acknowledged or returned.
8. Sweepstakes entry constitutes consent to use winners' names and likenesses for editorial, advertising and publicity purposes without further compensation, unless where prohibited by law.
9. For a list of prize winners, send a self-addressed stamped envelope to: The Star-Ledger PARTNER CONTEST Winners List, Marketing Department, One Star-Ledger Plaza, Newark, NJ 07102, after June 10, 2009 but before December 10, 2009.
10. The Sponsors of these sweepstakes are The Provident Bank, 830 Bergen Avenue, Jersey City, NJ 07306 and The Star-Ledger, One Star-Ledger Plaza, Newark, NJ 07102.