

COMPLETE OFFICIAL RULES

“Win a Trip to the Ideation Center” – a photograph contest from DBSI

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED

The “Win a trip to the Ideation Center” is sponsored by DBSI-INC.com (“Sponsor”). This contest is governed by these official rules (“Official Rules”). By participating in the contest, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the contest, as determined by Sponsor and its agents, are final in all respects. The contest is subject to all federal, state and local laws and regulations and is void where prohibited by law.

ELIGIBILITY

The Contest is open to all legal residents of the fifty (50) United States and District of Columbia who are currently employed at an active financial institution. Winning financial institution must send a c-level executive who is currently employed by the winning financial institution to the Ideation Center. Sponsor has the right to verify the eligibility of each entrant.

CONTEST PERIOD

The Contest begins at August 28, 2015 Noon PST and ends at September 30, 2015, noon PST. (“Contest Period”). All entries (submissions) must be received on or before the time stated during that submission period. Sponsor reserves the right to extend or shorten the contest at their sole discretion.

HOW TO ENTER

Beginning on August 28, 2015, interested parties (the “entrant”) may enter online by visiting <http://info.dbsi-inc.com/ideation-center-giveaway> , then completing all required fields of the contest entry registration form.

Sponsor is not responsible for entries not received due to electronic or technical reasons beyond Sponsor's reasonable control. Limit ONE entry per person per day regardless of method of entry. Entries submitted in violation of the “Win a Trip to the Ideation Center” official rules, including multiple entries, will be void. All entries become the property of DBSI and will not be returned. All entries must be received by 11:59:59 AM PST on September 30, 2015, the official end date of the Contest.

WINNER SELECTION

All eligible entries received during the Submission Period will gathered into a database at the end of the Submission Period. Winners will be selected by DBSI based on photo submission and description.

The winners will be announced on or about October 2, 2015 on or about noon PST. Announcement and instructions for prize will be sent to the e-mail address supplied on the potential prize winner’s entry form. Each entrant is responsible for monitoring his/her e-mail account for prize notification and receipt or other communications related to this Contest. If a potential prize winner cannot be reached by Administrator (or Sponsor) within fifteen (15) days, using the contact information provided at the time of entry, or if the prize is returned as undeliverable, that potential prize winner shall forfeit the prize. Upon the request of the Sponsor, the potential winner may be required to return an Affidavit of Eligibility, Release and Prize Acceptance Form and IRS W-9 form. If a potential winner fails to comply

with these official rules, that potential winner will be disqualified. Prizes may not be awarded if an insufficient number of eligible entries are received.

PRIZES:

One Grand Prize of a business expense trip for two people to the Ideation Center in Chandler, Arizona. Second guest must be a current employee of the winning entrant's employing financial institution. Trip includes:

a) Round-trip coach class air transportation, from a major airport near the winner's residence, for two (2) people (the winner and one (1) additional individual designated in writing by winner) to Phoenix. All travel must begin/end with the same major airport. Winner is responsible for ground transportation to/from the airport at point of origin. Airline selected at the sole discretion of the Sponsor. Contest winner and additional individual must provide all documents required for air travel and entrance into the United States. Stopovers, open jaws, circle trips or frequent traveler mileages are not permitted. Once passengers are ticketed, an airline change fee must be paid by the winner to change flights or dates of travel. Additional costs including, but not limited to, seat assignments, baggage fees, etc. are determined by selected airline and will be the responsibility of the prizewinner.

b) Two (2) Day/One (1) night accommodations in a traditional guestroom for two (2) people at the Sheraton Wildhorse Pass Hotel. Based on availability at time of booking (room and tax only). DBSI reserves the right to book accommodations in a comparable hotel if dates not available.

c) Roundtrip ground transportation for two (2) guests from the arriving airport in Arizona to the Sheraton Wildhorse Pass Hotel.

d) Roundtrip ground transportation for two (2) guests from the Sheraton Wildhorse Pass Hotel to the Ideation Center.

e) An executive strategy session at DBSI's Ideation Center.

Entire trip must be completed by March 31, 2016. All reservations are based on availability, and must be booked at least 30 days in advance of travel date. No trips may be taken during the blackout periods specified. All other expenses are the winner's responsibility, including local and ground transportation, telephone/Internet, meals, room-service charges, parking fees, and gratuities. Any penalties associated with changes made to any reservation following confirmation of booking will be the responsibility of winner.

ADDITIONAL LIMITATIONS

Prize is non-transferable. No substitution or cash equivalent of prizes is permitted. Sponsor and its respective parent, affiliate and subsidiary companies, agents, and representatives are not responsible for any typographical or other errors in the offer or administration of the Contest, including, but not limited to, errors in any printing or posting or these Official Rules, the selection and announcement of any winner, or the distribution of any prize. Any attempt to damage the content or operation of this Contest is unlawful and subject to possible legal action by Sponsor. Sponsor reserves the right to terminate, suspend or amend the Contest, without notice, and for any reason, including, without

limitation, if Sponsor determines that the Contest cannot be conducted as planned or should a virus, bug, tampering or unauthorized intervention, technical failure or other cause beyond Sponsor's control corrupt the administration, security, fairness, integrity or proper play of the Contest. In the event any tampering or unauthorized intervention may have occurred, Sponsor reserves the right to void suspect entries at issue. Sponsor and its respective parent, affiliate and subsidiary companies, agents, and representatives, and any telephone network or service providers, are not responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunction, lost or delayed data transmission, omission, interruption, deletion, line failure or malfunction of any telephone network, computer equipment or software, the inability to access any website or online service or any other error, human or otherwise.

INDEMNIFICATION AND LIMITATION OF LIABILITY

BY ENTERING THE CONTEST, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE AND HOLD HARMLESS SPONSOR AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES, ADMINISTRATOR, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY LIABILITY, DAMAGES, LOSSES OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THAT ENTRANT'S PARTICIPATION IN THE CONTEST AND THE ACCEPTANCE, USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. SPONSOR AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, AS TO THE CONDITION, FITNESS OR MERCHANTABILITY OF THE PRIZE. SPONSOR AND ITS PARENTS, SUBSIDIARIES, AFFILIATES, 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 THE CONTEST.

PUBLICITY

By participating, each entrant grants Sponsor permission to use his/her name, likeness or comments for publicity purposes without payment of additional consideration, except where prohibited by law.

CONTEST SPONSORS

This Contest is sponsored by:

DBSI

6950 W Morelos Pl

Chandler, AZ 85226

Any questions regarding this Contest should be directed to IC Contest at info@dbsi-inc.com.