1. No purchase or account required to enter or win.

2. How to Enter: Register at Community Spirit Bank, Red Bay (Main Office) location Friday, February 8th or Saturday, February 9th.


4. Odds of Winning: Odds of winning are based on the number of entries received.

5. Contest Period: The contest period runs from 9:01 a.m. Central Standard Time on February 8, 2019 until 12:00 p.m. Central Standard Time on February 9, 2019.

6. Eligibility: To be eligible for the contest, you must be a lawful permanent resident of the State of Alabama or Mississippi. Void where prohibited by law. Community Spirit Bank employees and their immediate family members are not eligible to win. By entering into this contest, entrants accept and agree to be bound by these official rules and the decisions of Community Spirit Bank. Subject to all local, state and federal laws and regulation.

7. Winner Selection: Community Spirit Bank will randomly select the winner from all the entries received. The winners will be drawn on: February 11, 2019 (for a total of 2 drawings), and winner will be notified by phone or email on that date. Community Spirit Bank reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and/or the redemption of Community Spirit Bank. Subject to all local, state and federal laws and regulation.

8. Liability/General Rules: Community Spirit Bank is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the contest. Furthermore, if there is any suspected evidence of tampering, hacking or interference with equipment or programming associated with the contest beyond the control of Community Spirit Bank and their partners which corrupts or impairs the administration, security or fairness of the Contest, Community Spirit Bank reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the contest and select a winner from the entries received up to the time of such termination or suspension.

9. Tax Issues: Community Spirit Bank will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize.

10. Consent to Publicity and Release: By accepting a prize the winner consents to permit Community Spirit Bank to utilize his/her name and likeness in promotional and other Community Spirit Bank materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless Community Spirit Bank, its partners, employees, agents, representatives and affiliated companies of any and all claims of any kind arising directly or indirectly from this contest, any contest prize or from any publicity about the Contest.

11. Endorsement/Sponsorship: This is a promotion by Community Spirit Bank. It is in no way sponsored, endorsed or administered by or associated with Facebook.

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