

Official Rules

1. NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED BY LAW. ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY.

2. PARTICIPATION CONSTITUTES ACCEPTANCE OF RULES AND DECISIONS, CONSENT TO USE AND RELEASE OF CLAIMS. By entering this contest, each participant warrants that he or she has read and agrees to abide by all contest rules and that he or she is not prohibited from participating in the contest. Participation in this contest constitutes participant's full and unconditional acceptance of these Official Rules and the decisions of Bank of Oak Ridge, the American Heart Association, and their parents, affiliates, employees and agents, which are final, binding and non-negotiable in all respects. Each participant agrees to release, discharge, indemnify and hold harmless Bank of Oak Ridge, the American Heart Association and their parents, affiliates, shareholders, employees, officers, directors, agents, representatives, advertising and promotion agencies and prize suppliers from any liability arising from or related to the contest, including without limitation, (a) unauthorized human intervention in the contest; (b) technical errors related to computers, servers, providers, or telephone or network lines; copyright printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) personal injury, death, and property damage; and (f) claims based on publicity rights, defamation, or invasion of privacy. Further, participants fully and unconditionally release all claims for consideration, copyright infringement and all other claims of any nature relating to the use of their entry, name or likeness.

3. Eligibility: This contest is open to adults 18 and older who are U.S. residents. Proof of age and identity must be furnished upon request. Employees, agents, independent dealers and affiliates of Bank of Oak Ridge, the American Heart Association and their agents, affiliates and immediate family members of all such persons, are not eligible to participate in this contest. Bank of Oak Ridge and the American Heart Association reserve the right, at its sole discretion, to cancel, terminate, suspend, or amend this contest at any time for any reason. Bank of Oak Ridge and the American Heart Association further reserve the right to amend these contest rules at any time without prior notice, at its sole discretion. Bank of Oak Ridge and the American Heart Association reserve the right to disqualify any participant for any reason, including, but not limited to, violation of these Official Rules, copyright infringement or infringement of the rights of a third-party.

4. TO ENTER: This contest submission period will run on or about February 28, 2014 through May 31, 2014 ("Contest Period"). To enter this contest, participants are asked to: (i) navigate to www.BankofOakRidge.com/HealthyHeartChallenge (the "Website"); (ii) follow instructions to submit an entry form to the contest including up to a one thousand (1,000) word written entry detailing what lifestyle change you, or someone you know, has made to improve heart health. Eligible entries must be submitted during the Contest Period, and writing entries submitted must be in the English language. Please only one entry per person and e-mail address. By submitting an entry, participants agree to abide by these Official Rules. Persons submitting entries under false pretenses, manipulating the contest voting, or in any other way tampering with this contest will be disqualified. Bank of Oak Ridge and

the American Heart Association are not responsible for telecommunications, network, electronic, technical or computer failures of any kind. Bank of Oak Ridge and the American Heart Association are not responsible for any lost or misdirected mail sent by participant to Bank of Oak Ridge or the American Heart Association.

Participant's submission signifies agreement by participant to grant Bank of Oak Ridge and the American Heart Association a non-exclusive, royalty-free, irrevocable, transferable, perpetual license to publicly display participant's entry. Participant further certifies that the entry submitted does not contain any trademarks, logos, copyrighted material, or other intellectual property belonging to any third party. Bank of Oak Ridge and the American Heart Association reserve the right to remove from the contest website and disqualify any entry which Bank of Oak Ridge or the American Heart Association, in their sole discretion, determines to be offensive, illegal, in violation of any privacy or other third party rights, or for any other reason.

Participant warrants and represents that he/she is the original author of the material submitted and that the written entry does not incorporate material owned by any other person. By entering, participant also agrees that Bank of Oak Ridge and the American Heart Association may publish participant's name and entry on the Bank of Oak Ridge or American Heart Association website, or in such other media or formats as Bank of Oak Ridge or the American Heart Association may elect without any compensation.

5. PRIZES: There will be a judging period beginning on or about June 2, 2014 and running through June 13, 2014. During this time a panel from Bank of Oak Ridge and the American Heart Association will select challenge finalists. The number of finalists will depend on the number of entries received. The criteria that Bank of Oak Ridge and the American Heart Association will use to determine the finalists from among the eligible entries will include, but is not limited to the originality, creativity and adherence to contest themes and official rules. There will be a voting period beginning on or about August 19, 2014 and running through August 31, 2014. During this period individual(s) can vote one time per twenty-four hours. There will be three (3) Healthy Heart Challenge winners selected by Bank of Oak Ridge and the American Heart Association in its sole discretion from the finalists on or about October 2, 2014. The Healthy Heart Challenge winner will receive prizes packages to be determined from one of three sponsors: VF Jeanswear, Off 'N Running and Aqua Salon & Spa.

The odds of winning will depend on the number of entries received. For example, if Bank of Oak Ridge receives 1,000 eligible entries, your chances of winning will be 3 in 1,000.

The winner is responsible for taxes and any and all other costs and expenses not listed above. All decisions of Bank of Oak Ridge and the American Heart Association in this contest are final, binding and non-negotiable. No prize may be transferred or substituted.

6. IDENTIFICATION OF POTENTIAL WINNER. Bank of Oak Ridge or the American Heart Association will notify the potential winners by telephone and/or email address with the information on file for the winner on or about the week of

June 30, 2014. If unable to make contact with the winners within ten (10) days after the first attempt to notify the winners, or if the winners fail to claim the prize in accordance with these Official Rules, the winners forfeit the prize. To accept and receive the prize, the winners must sign and return to Bank of Oak Ridge or the American Heart Association a copy of these Official Rules, a form provided by Bank of Oak Ridge and the American Heart Association releasing Bank of Oak Ridge and the American Heart Association from all claims, and any other documentation deemed necessary in Bank of Oak Ridge and the American Heart Association's sole discretion no later than July 11, 2014.

The winner's name may also be posted at www.BankofOakRidge.com, www.heart.org and in other printed and non-printed media.

7. SPONSOR: This contest is sponsored by Bank of Oak Ridge and the American Heart Association Guilford Heart Ball.

8. MISCELLANEOUS. By entering this contest, participants consent to Bank of Oak Ridge and the American Heart Association's use of their name, likeness, image and biographical data for advertising and promotional purposes without additional compensation, except where prohibited by law. BECAUSE PERSONAL INFORMATION FROM PARTICIPANTS WILL BE COLLECTED BY ENTERING THIS CONTEST, PARTICIPANTS SHOULD REVIEW Bank of Oak Ridge and the American Heart Association's Privacy Policies, which can be found at www.BankofOakRidge.com and www.heart.org By entering this contest, participant authorizes Bank of Oak Ridge and the American Heart Association to contact participant for commercial purposes via mail, telephone, or e-mail address listed on the participant's entry form. There will be no use of participant's name or other personal information for future commercial purposes except as in accordance with Bank of Oak Ridge and the American Heart Association Privacy Policies. This Agreement is governed by the laws of the State of North Carolina, without giving effect to conflicts of law rules.

AUTHORIZATION AND RELEASE

I am a legal resident of the United States and presently 18 years or older.

I represent that (a) I unconditionally agree to and accept the Official Rules of the Bank of Oak Ridge and American Heart Association Guilford Heart Ball Healthy Heart Challenge ("Contest"), (b) I have complied with the Official Rules, and copyright, I have perpetrated no fraud or deception in entering the Contest or in claiming any prize.

I agree to release and hold harmless Bank of Oak Ridge and the American Heart Association, as well as its related companies, and their respective officers, directors, employees, agents, representatives, attorneys, and advisors, whether individually or collectively, in their personal, and professional capacities (the "Released Parties") from and against any claim or cause of action arising out my of participation in the Contest or receipt or use of any prize, including, but not limited to any injury, death, or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from my participation in the Contest or any prize obtained by me

through the Contest. I understand that there may be elements of the prize that Bank of Oak Ridge and the American Heart Association do not control and which may be administered by third parties which may result in events or circumstances beyond Bank of Oak Ridge and the American Heart Association's control. Bank of Oak Ridge and the American Heart Association do not warrant that the prize will meet my expectations. I understand that I redeem this prize at my own risk.

In no event shall Bank of Oak Ridge or the American Heart Association be liable hereunder for incidental, special, indirect, consequential, or punitive damages even if advised in advance of the possibility for such damage.

I hereby authorize Bank of Oak Ridge and the American Heart Association to use my name for such purposes as it chooses, including, but not limited to, company publications, whether circulated to employees of the company or to others, training presentations, advertising, promotions and other trade or business uses. This authorization extends to all media including but not limited to print, video, and electronic media.

I release Bank of Oak Ridge and the American Heart Association from all claims for consideration and all other claims of any nature related to the use of my name or likeness for such purposes.

Signature

Name (Please Print)

Date