

**Debit Card Summer Ready Sweepstakes**  
**OFFICIAL RULES**  
**MAY/JUNE 2025**

**NO PURCHASE OR ACCOUNT NECESSARY. A PURCHASE OR ACCOUNT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.** The **Debit Card Summer Ready Sweepstakes** (the “Sweepstakes”) begins on **May 1, 2025** and ends on **June 30, 2025** (“Sweepstakes Period”).

1. **Eligibility.** The Sweepstakes is open only to legal U.S. residents residing in the 50 United States or District of Columbia, excluding Rhode Island, New York or Florida. Eligible participants will be automatically entered between May 1, 2025 and June 30, 2025. Commerce Bank Visa® debit cardholders will receive one (1) automatic entry in this sweepstake for every purchase transaction made and posted between May 1, 2025, 12:00 a.m., CT and June 30, 2025, 11:59 p.m., CT with their Commerce Bank Visa® Debit Card. Must be at least 18 years of age and the age of majority in their state of residence. Employees, officers and directors, their immediate family members (spouse, siblings, children and parents, regardless of where they live) or members of the same household (whether related or not) of Commerce Bank (the “Sponsor”), its affiliates, subsidiaries, advertising and promotion agencies, and those entities associated with the development, distribution or implementation of this Sweepstakes are not eligible to participate.

2. **Entry.** During the Sweepstakes Period, the Sweepstakes can be entered through one of the following methods:

- a. **Debit Card Usage.** Commerce Bank Visa® debit cardholders will receive an automatic entry in this sweepstake for every purchase transaction made between May 1, 2025, 12:00 a.m., CT and June 30, 2025, 11:59 p.m., CT. Each participant will receive one (1) Sweepstakes entry for every purchase transaction made with their Commerce Bank Visa® Debit Card.
- b. **Mail-In Entry.** To enter by mail, send a 3"x5" postcard with your name, address, age, email address and phone number in a standard business size envelope to: **Commerce Bank/Debit Summer Ready Sweepstakes, Commerce Bank Marketing 8000 Forsyth Blvd., 3<sup>rd</sup> Floor, Clayton, MO 63105.** Only one entry per envelope. Entries must contain all required information and be postmarked by the end of the Sweepstakes Period to be eligible. Sponsor is not responsible for any misdirected or unreceived entries.

By entering the Sweepstakes, each entrant warrants that they have read and agree to be bound by these Official Rules. Eligible entrants agree that Sponsor shall retain full authority, in its sole discretion, to interpret and administer these Official Rules, and entrants agree to be bound by all decisions and interpretations made in good faith by Sponsor or its designee.

All entries become the property of the Sponsor and will not be acknowledged or returned, and no correspondence will be entered into regarding the status of any entry. Entries that do not comply with the terms of the Sweepstakes will result in disqualification. Incomplete or illegible entries will not be considered. This program is subject to change without notification in Sponsor’s sole discretion. Entries will be void if electronically or mechanically reproduced, forged, defective, altered or obtained through unauthorized channels or if they contain production, typographical, electronic, mechanical or other errors. Sponsor reserves the right in its sole discretion to disqualify any entry at any time which, in Sponsor’s opinion, is offensive, contains unsuitable material, or endangers the safety or well-being of any person, or if it is determined the entrant has not complied with these Official Rules.

3. **Winning.** On or about **July 7, 2025**, Sponsor will conduct a random drawing of all eligible entries received to select one winner to receive a Prize, described below. Decisions of the Sponsor will be final and

binding on all matters relating to this Sweepstakes. The Prize is not transferable. No substitution or cash redemption of the Prize, or any portion thereof, is allowed, except at the sole discretion of the Sponsor. If the potential winner cannot be reached within a reasonable time period after the drawing, does not respond within five business days of the first notification attempt, is found to be ineligible, does not comply with these Official Rules, or declines to accept the Prize, the potential winner may be disqualified in Sponsor's sole discretion, and in such case Sponsor will select an alternate winner in a random drawing from remaining eligible entries.

4. **Prize.** The winner will receive one (1) \$500.00 Commerce Bank Visa® Gift Card (the 'Prize'), unless the winner fails to comply with these Official Rules. The approximate retail value of the Prize is **\$500.00**. If the Prize or any portion thereof cannot be awarded for any reason, Sponsor reserves the right to substitute such Prize with another prize of equal or greater value.

5. **Claiming the Prize.** Awarded prize will be delivered via FedEx to the address (1) on record for the primary debit cardholder, or as provided on Mail-In Entry, whichever is applicable. The potential winner may be required to present proof of age and identification, and/or complete, sign, notarize and return to Sponsor an Affidavit of Eligibility and Liability/Publicity Release within 14 days of receipt of such documents from Sponsor. If such documents are not returned to Sponsor prior to such deadline, any Prize won may be forfeited in Sponsor's sole discretion, such potential winner shall be disqualified, and an alternate winner selected by Sponsor from the remaining eligible entries. In the event that more than one prospective winner is inadvertently named, a drawing will be held among all such potential winners to select one winner. Except where prohibited by law and notwithstanding anything to the contrary in the Sponsor's Privacy Policy, the winner also grants Sponsor the right to use the winner's submission, first name, hometown, images and likenesses for advertising, publicity and promotion purposes, including print, broadcast and online announcements, without further compensation than the said Prize and at no expense to the winner.

6. **Odds.** The estimated odds of winning are 1 out of 12,391,012 eligible entries. Actual odds of winning will depend on the number of entries received.

7. **Taxes.** The winner is responsible for all applicable local, state and federal taxes. When required by federal law, Sponsor will report the name of the winner and the value of the Prize won to the Internal Revenue Service. If requested by Sponsor, the potential winner will be required to complete, sign and return to Sponsor an IRS Form W-9 prior to receiving the Prize. Failure to complete, sign and return a W-9 will result in the winner being disqualified, and in such case Sponsor will select an alternate winner in a random drawing from remaining eligible entries.

8. **Additional Conditions.** In the event of non-compliance with these Official Rules, the winner may forfeit any Prize won and an alternate winner will be selected. Each entrant agrees to, accepts and shall abide by these Official Rules of this Sweepstakes and agrees that any dispute with regard to the conduct of this Sweepstakes, rule interpretation, or award of the Prize shall be resolved by Sponsor, in its sole discretion. Sponsor is not responsible for any typographical or other errors in the printing of these Official Rules, administration of this Sweepstakes, or in the announcement of any winner(s) or Prize(s). If for any reason Sponsor is unable to run this Sweepstakes as planned, or if any computer or web site associated with this Sweepstakes does not allow the proper playing of the Sweepstakes and the processing of entries per these rules, or if infection by computer virus, bugs, tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes, in Sponsor's sole opinion, corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, Sponsor reserves the right, at its sole discretion, to disqualify any entrant implicated in such action, and/or to cancel, modify or suspend this Sweepstakes or any portion thereof. In the event this Sweepstakes is cancelled, Sponsor reserves the right to conduct a random drawing to award the Prize from among all eligible, non-suspect entries received for the drawing prior to the time of the action or event warranting such cancellation.

9. **Hold Harmless/Release.** By participating, each entrant agrees to hold harmless Sponsor, participating sponsors, and any of their respective parent companies, subsidiaries, affiliates, directors, officers, employees and agencies from any liability whatsoever, and waive and release such parties from any and all causes of action for

any claims, costs, injuries, losses, or damages of any kind (including, without limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional) arising out of or in connection with the event or acceptance, possession, or use/misuse of any Prize, participation in any promotion-related activity, or participation in the promotion, whether under a theory of contract, torts (including, without limitation, negligence), warranty, or any other theory or cause of action.

10. **Privacy Policy.** Information submitted in connection with the Sweepstakes will be treated in accordance with these Official Rules and the Sponsor's Privacy Policy, which is available at <https://www.commercebank.com/security-center/privacy-statement>. In the event of any conflict between these Official Rules and such Privacy Policy, the terms and conditions of these Official Rules shall prevail only with respect to the conduct of this Sweepstakes.

11. **Winners List/Official Rules.** To obtain a list of the Sweepstakes winners, send a self-addressed, stamped envelope to Commerce Bank at Commerce Bank/Debit Summer Ready Sweepstakes, Commerce Bank Marketing 8000 Forsyth Blvd, 3<sup>rd</sup> Floor, Clayton, MO 63105. To obtain a copy of the Official Rules for the Sweepstakes, visit [CommerceBank.com/SummerReadySweepstakes](https://CommerceBank.com/SummerReadySweepstakes).

12. **Sponsor.** The Sponsor of this Sweepstakes is Commerce Bank, 8000 Forsyth Blvd, 3<sup>rd</sup> Floor, Clayton, MO 63105.