Slide. Swipe. Simplify.

CORTLAND BANKS

New! Increased Card Limits

Every time you use your Cortland Banks Debit Card¹ between **November 15 and December 25, 2013**,

you will be automatically be entered to win a Microsoft™ Surface 2.

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Refer to official rules for details.



No Purchase or Obligation Necessary to Enter or Win. Non-purchase entries and purchase entries have an equal chance of winning. For details on non-purchase entries, see official rules for full details. ¹ Cortland Banks Debit Cards used for PIN and POS transactions between the dates of November 15, 2013, and December 25, 2013, will automatically be entered into the Microsoft™ Surface 2 Giveaway. Refer to official rules for full details. Microsoft has not offered or sponsored this in any way. ATM Transactions Excluded. No maximum number of entries. Debit cards available to qualifying account holders. Consumer Debit Card Limits are POS \$500 and PIN \$2,000; and Business Debit Card Limits are POS \$1,000 and PIN \$2,500. If you have any questions on Debit Cards, please contact your local Cortland Banks Branch or call 330.637.8040 ext. 4999. If you have a lost or stolen card, please call the Bank during business hours. After hours and on weekends please call 1.866.546.8273.



Refer to the reverse side for official rules.

Official Rules

Active debit card must be used as a POS or PIN transaction at least once during "Promotion" to become eligible.

ATM transactions are excluded.

No purchase or transaction of any kind is necessary to enter or win. Conducting a bank transaction will not increase your chances of winning. Void where prohibited by law.

1. Eligibility.

The "Debit Card" Giveaway ("Promotion") is offered only to individuals who are United States citizens and legal residents of the counties of Trumbull, Mahoning, Geauga, Portage or Ashtabula in Ohio or Mercer County in Pennsylvania who are at least eighteen (18) years of age and who meet all other eligibility qualifications under these Official Rules ("Rules"). The residency requirement must be met both at the time of entering the Promotion and at the time a prize, if any, is awarded. Employees, officers and directors of Cortland Banks, ("Sponsor"), and the immediate family (spouse, mother, father, sister, brother, daughter or son, regardless of where they live) or members of their same households or home address (whether related or not) of such employees, officers and directors are not eligible. The Promotion is subject to all applicable federal, state and local laws and regulations. Void where prohibited. By entering the Promotion, an individual ("Participant") fully and unconditionally agrees to these Official Rules and the decisions of the Sponsor , which are final and binding in all respects. Participant also agrees to provide the Sponsor with necessary IRS Form1099-MISC information as a condition to receiving a prize, if he or she wins.

2. Sponsor.

Cortland Banks, PO Box 98, 194 West Main Street, Cortland OH 44410

3. Promotional Period.

The Promotion begins on November 15, 2013 at 9:00a.m. local time of Sponsor, and ends on December 25, 2013, with the drawing on January 2, 2014 at noon local time of Sponsor ("Promotional Period").

4. Entry

There are two ways for eligible individuals to enter the Promotion ("entry"). Customers of the Sponsor who are eligible individuals who apply for and receive a Cortland Banks Debit Card and use it for PIN and POS (Point of Sale) Transactions (Non-ATM Transactions) during the "Promotional Period" will automatically be entered. Additional entry can be made by current Cortland Banks Debit Card holders who use their cards for PIN and POS (Point of Sale) Transactions (Non-ATM Transactions) during the "Promotion Period." Additional entry "non-purchase entry" by customers and non-customers can be made by individuals who must complete, sign and submit a 3 by 5-inch card with the words "Debit Card Promotion" and include the Participant's printed name, home mailing address and telephone number. Once completed and signed, the cards must be submitted by mailing with postage prepaid to: "Cortland Banks, Attn: Debit Card Promotion, PO Box 98, 194 West Main Street, Cortland, OH 44410". All Participants must meet all of the eligibility requirements set forth in these Rules in order to qualify for a prize. Each Participant may enter the Promotion upon each Debit Card (PIN and POS transaction) (Non-ATM Transactions) and for each mail-in entry. For purposes of this Promotion, Sponsor's "receipt" of an entry occurs when the entry is actually received by mail by the Sponsor and when a Debit Card transaction is posted to individual's account. Mail-in entries must actually be received by the Sponsor at the address listed above by the deadline indicated in the "Drawing Event Schedule" below to be eligible for that drawing. Enter as often as you wish; however, each mail-in entry will count as one (1) entry into the drawing and must be mailed in a separate postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Entries must be received and processed by noon local time of Sponsor on December 25, 2013 to be eligible for the drawing. Entries are not transferable.

DRAWING EVENT SCHEDULE:

ANUARY 02, 2014: Microsoft™ Surface 2 Promotion, Noon, local time of Sponsor

The drawing will occur at noon local time of the Sponsor on the Drawing Date. The Sponsor assumes no responsibility for lost, late, incomplete, stolen, misdirected, illegible or postage due entries, regardless of method of entry.

5. Drawing.

During the Promotion Period there will be one (1) random drawing event conducted as outlined in the Drawing Event Schedule provided above ("Drawing Event "). The Drawing Event will be made using only those eligible entries received by the Deadline for the Drawing Event. During the Drawing Event one (1) Participant will be randomly selected. The Participant randomly selected, if properly eligible under these Official Rules, will be the Grand Prize Winner.

Sponsor's decisions as to the administration and operation of the Promotion and the selection of the winner are final and binding in all matters related to the Promotion. Drawings will be conducted under the supervision of the Sponsor. Participant selected in any drawing will be notified of their selection by telephone, overnight carrier, or regular mail within approximately three (3) business days after the drawing. Selected Participants will be required to claim the prize within five (5) days from the date notice or attempted notice is sent. If a selected Participant cannot be contacted, within the required time period, the selected Participant is disqualified and forfeits his/her prize. In the event that a selected Participant is disqualified for any reason, Sponsor will award the applicable prize to an alternate Participant selected by random drawing from among all remaining eligible entries for the same Drawing Event. Only one (1) alternate drawing will be held after which, if the alternate selected Participant cannot be contacted within the required time period or is disqualified for any reason, then there will not be a prize winner for the Drawing Event and the prize will remain un-awarded. Random drawings will be conducted and all decisions of Sponsor are final on all matters relating to this offer and Promotion.

6. Odds.

The actual odds of winning and/or being selected as a prize winner in each respective drawing will depend upon the number of eligible entries received by the deadline for each drawing.

7. Prize.

There will be one (1) Grand Prize given away. The Grand Prize is a: Microsoft™ Surface 2. Microsoft™ has no relationship with the Sponsor or this promotion. Only the prizes specified will be awarded. Prizes are non-transferable, with no cash redemption or equivalent. All federal, state and local income taxes connected to the prizes are the sole responsibility of the prize winners. Prize winners shall comply with all applicable federal, state and local laws and regulations. Sponsor expressly disclaims any responsibility or liability for any injury (including death) or any loss (including damage or destruction) to any person or property relating in any way to, without limitation, the entry process or the delivery and/or subsequent use of prizes awarded. Sponsor makes no representation or warranties concerning the appearance, suitability, safety or performance of any prizes awarded.

8. Release.

By receipt of any prize, Participants agree to release and hold harmless Sponsor and Sponsor's officers, directors, employees and agents from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of the entry process or participation in the promotion or receipt or use or misuse of any prize. Prize winners agree to sign and deliver appropriate documentation of this release as a condition to receiving any prize.

9. Publicity.

Except where prohibited by law, participation in the Promotion constitutes a prize winning Participant's consent to Sponsor's and its agents' use of Participant's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes at any time in any media, worldwide, without further payment or consideration. Prize winners agree to sign and deliver appropriate documentation of this consent as a condition to receiving any prize.

10. General Conditions.

Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Promotion, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of these Official Rules or any other Promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law and to report the attempt to law enforcement authorities. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that term or any other term.

11. Disputes.

Except where prohibited by law, Participants agree that any and all disputes, claims and causes of action arising out of, or connected with, the Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively before a court located

in Trumbull County, State of Ohio having competent jurisdiction, which Court shall apply the laws of the State of Ohio without regard for principles of conflicts of law. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Participant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Ohio, without giving effect to any choice of law or conflict of law rules (whether of the State of Ohio or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than

12. Winners' List.

the State of Ohio.

The name of the Promotion prize winner may be obtained after January 2, 2014 by sending a self-addressed stamped envelope to the following address: Microsoft™ Surface 2 Promotion, c/o Cortland Banks, PO Box 98, 194 West Main Street. Cortland OH 44410.

13. Terms of Use, Disclaimers & Privacy Policies.

In addition to being bound by the terms and conditions of these Official Rules, by entering this Promotion, Participants acknowledge that they have reviewed and agree to comply with and be bound by the Terms of Use, Disclaimers & Privacy Policies found on Sponsor's website. Participants should not participate in the Promotion if they do not agree with the Terms of Use, Disclaimers & Privacy Policies, and these Official Rules. Upon request, Sponsor will provide a copy of the Terms of Use, Disclaimers & Privacy Policies and these Official Rules.

MEMBER FDIC NMLS: 531589