

CALENDAR PHOTO CONTEST: Farmers Savings Bank is inviting all *amateur photographers to submit their photographs in a 2024 Calendar Photo Contest, titled “With you from Sun Up to Sun Down”.

The winner of the contest gets to have their photo as the cover of the 2024 FSB calendar. So, simply put, the theme is Sunrises/Sunsets. We are looking for **one** photo from a favorite Sunrise or Sunset. Please try to refrain from having people in the photo. This is open to amateur photographers of all ages.

- Photos may be submitted starting today. Deadline for entries is August 31st, 2023.
- Submit your high resolution photo entry to: kthomas@fsbinvest.net
- Limit of 1 photo per person
- Include your name, phone number, age (*if under 18), address, and a description of your photograph.

*Entrants under the age of 18 must include parents name and phone # so we may contact for written authorization.

- Your submission to this contest constitutes your agreement to allow your photographs, along with your description of said photo, name, city and state of residence to be published and used by Farmers Savings Bank in the 2024 Calendar, published or used on our website and Facebook page or any other promotion of Farmers Savings Bank including, but not limited to, photo contest calendar, electronic collection of winners, online photo features and contests, and web pages providing information, updates, and rules.
- Farmers Savings Bank retains the right to use winning photos in any advertising and/or promotion it deems suitable.
- Farmers Savings Bank will have the right to verify, in our sole judgment, winner eligibility.
- Voting will take place on our Facebook page beginning Sept 2th and is open to everyone.
- Last day to vote will be Sept 15th, 2023.
- The winning photo will be on the calendar cover and be included within the calendar. The highest voted photos will be included in our 2024 calendar.
- Winners will be notified after Sept 16th, 2023.

*We consider an amateur photographer as someone who does not receive payments, commissions, or sales for their photography. Our hope is that this creates an equal opportunity for everyone to win the contest.

If, for any reason, Farmers Savings Bank (FSB) is not capable of contest completion as planned, FSB reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest. Farmers Savings Bank reserves the right to use photographs not submitted as a part of this contest in its 2024 calendar.

Farmers Savings Bank cannot be held responsible for lost, damaged, late or misdirected entries, or for uploading connections, unauthorized intervention or technical malfunctions.