

=OFFICIAL RULES

THE Washington Savings Bank® Coach® Bag SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN, AND NO ENTRY FEE, PAYMENT OR PROOF-OF-PURCHASE IS NECESSARY TO PARTICIPATE IN THE SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. SWEEPSTAKES OPEN TO LEGAL RESIDENTS OF MASSACHUSETTS AND NEW HAMPSHIRE, WHO ARE AT LEAST 18 YEARS OF AGE OR OLDER ON THE DATE OF ENTRY. VOID WHERE PROHIBITED BY LAW. BY ENTERING THIS PROMOTION, YOU REPRESENT THAT YOU HAVE READ AND ACCEPTED THE OFFICIAL RULES AND ALL APPLICABLE WEBSITE POLICIES AND/OR TERMS OF USE.

1) SWEEPSTAKES PERIOD: THE WASHINGTON SAVINGS BANK® SWEEPSTAKES (the “Sweepstakes”) starts December 14, 2012 at 12:01 a.m. Eastern Time (“ET”) and ends June 30, 2013 at 11:59 p.m. ET (the “Sweepstakes Period”). Sponsor shall identify the official time keeping device for this Sweepstakes at its sole discretion.

2) ELIGIBILITY: TO BE ELIGIBLE TO WIN, YOU MUST BE A LEGAL RESIDENT OF MASSCHUSETTS OR NEW HAMPSHIRE AND AT LEAST 18 YEARS OF AGE OR OLDER ON THE DATE OF ENTRY. The officers, directors and employees of Washington Savings Bank, Inc. (the “Sponsor”), its parent companies, subsidiaries and affiliated companies, advertising, promotional and judging agencies, persons engaged in the development, production or distribution of materials for this Sweepstakes (collectively, the “Promotion Parties”), and the immediate family members (grandparent, parent, child, sibling, and spouse of each) of and/or persons living in the same household as such individuals (whether related or not) are not eligible to participate. All applicable federal, state, and local laws and regulations apply. Void where prohibited. By participating, entrant agrees to abide by these Official Rules, the instructions on the Sweepstakes Website, all terms of use and policies linked through the Sweepstakes Website, and the decisions of the Sponsor, which are final and binding in all respects.

3) HOW TO ENTER.

PRIZE DRAWING: Only one entry required for all drawings. You can enter the “Sweepstakes” either by using the entry form on the “Sweepstakes” Promotions tab on the page on Facebook located at [http://www.facebook.com/home.php?#!/pages/PROMOio/165575018099?v=app\\_145989245434394](http://www.facebook.com/home.php?#!/pages/PROMOio/165575018099?v=app_145989245434394)), or for non-Facebook users, by mailing a standard size postcard with your full name, email address and telephone number to the sponsor’s address listed in #13. Entrants are not required to be members of Facebook. Entrants must follow the instructions and complete the entry form as instructed to be eligible. Entrants using the Facebook method of entry are solely responsible for complying with the terms and conditions applicable to his or her use of Facebook. As part of the Sweepstakes entry

process, you will be required to affirm that you have read, accept, and agree to be bound by these Official Rules. Limit: one (1) entry per person. Multiple entries voids all entries.

If any individual submits entries in excess of the disclosed maximum, by any means, including but not limited to establishing multiple Facebook or email accounts, or submitting multiple entries via the Microsite, they will be disqualified from participation in this Sweepstakes. The name of the person submitting the Sweepstakes entry must be the authorized account holder of such email address, otherwise, the entry may be deemed void. In the event of a dispute over the identity of a potential winner, the entry will be declared made by the authorized account holder of the email address submitted at the time of entry, and potential winner may be required to provide identification sufficient to show that he or she is the authorized account holder of such email address. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email address during the Sweepstakes Period.

Proof of submission of entry does not constitute proof of receipt of entry. All entries become the property of Sponsor and will not be returned to the entrants. Each entry submission must be manually key stroked and manually entered by the individual entrant; automated and/or repetitive electronic submission of entries (including but not limited to entries made using any script, macro, bot or Sweepstakes service) will be disqualified and transmissions from these or any related email or IP addresses may be blocked. The Sponsor shall determine, in its sole discretion, if any entrant shall be disqualified for any reason, and all decisions of disqualification by the Sponsor are final.

All potential winners are subject to verification by the Sponsor, whose decision is final and binding in all matters related to the Sweepstakes. An entrant is not a winner of any prize, even if the Sweepstakes should so indicate, unless and until entrant's eligibility has been verified and entrant has been notified that verification is complete. Sponsor will not accept other evidence of winning in lieu of its validation process.

4) **PRIZES & APPROXIMATE RETAIL VALUES (ARVs):** There will be a total of (6) six prizes awarded during the Promotion Period on monthly basis on or near the end of each month. Each Prize is a \$150 Coach® Gift Certificate. Approximate Retail Value ("ARV") \$150.00. Limit one (1) prize per person, per email/home address. The total ARV of all prizes: \$900.00. Prizes are awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Prizes are not transferable, redeemable for cash or substitutable except by express consent of Sponsor, who reserves the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. Winner shall be solely responsible for all taxes (including federal, state and local taxes) and any other unspecified costs and expenses associated with the acceptance and use of a prize. All prize details not covered by these Official Rules are at Sponsor's sole discretion.

5) **WINNER NOTIFICATION AND PRIZE FULFILLMENT:** Potential winners will be notified within three (3) business days of the date of the random drawing by email at the email address provided at time of entry. Any winner notification returned as undeliverable or not returned with 72 hours will result in forfeiture of the prize and an

alternate winner may be selected for the drawing at the Sponsor's sole discretion. Failure by any potential winner to provide accurate information or to comply with any of these Rules, including but not limited to Section 3 ("How to Enter"), may result in forfeiture of the prize and an alternate winner may be selected at the Sponsor's sole discretion.

Potential winners will be required to sign and return to Sponsor an Affidavit of Eligibility/Liability Release and (where lawful) a publicity release for receipt by Sponsor by the due date indicated in the notification correspondence. If any required documents are not returned within the number of days specified in the notification correspondence, or if any notification is returned as undeliverable, then the prize may be forfeited and an alternate winner may be selected at the Sponsor's sole discretion. If a potential winner is at least 18 years of age but is still considered a minor in his/her jurisdiction of residence, the applicable prize may be awarded in the name of his or her parent or legal guardian, who will be required to sign and return all acceptance documents and assume all responsibilities of the prize winner. Complete prize details will be provided at the time of prize award. Prizes will be delivered to winners 1-4 weeks after each drawing.

7) PUBLICITY. Except where prohibited, participation in the Sweepstakes constitutes winner's consent to Sponsor's use of winner's name, likeness, Facebook photo, comments, opinions, hometown and state for promotional purposes in any media without further payment or consideration.

8) DISPUTE RESOLUTION/CHOICE OF LAW: Except where prohibited, entrants agree that: (1) any and all disputes, claims, and causes of action arising out of or connected with this Sweepstakes, or any prize awarded, or the determination of the winner, shall be resolved individually, without resort to any form of class action, and exclusively by arbitration pursuant to the Rules of the American Arbitration Association, then effective, and (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. If entrant cannot be bound to arbitration according to local laws, all disputes, claims, and causes of action shall be resolved individually, without resort to any form of class action, in an action in a State or Federal court located in Massachusetts. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and/or Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Massachusetts, without regard for conflicts of law doctrine of any jurisdiction.

9) CONDUCT: By entering into this Sweepstakes, entrants agree to be bound by these Official Rules and the decisions of the Sponsor, which shall be final and binding in all respects. These Official Rules are accessible from [washingtonsavings.com](http://washingtonsavings.com) facebook page throughout the Sweepstakes Period. Failure to comply with these Official Rules may result in disqualification. The Sponsor reserves the right, at its sole discretion, to disqualify any individual: a) suspected of tampering with the entry process or the

legitimate operation of the Sweepstakes; b) to be acting in any manner deemed by the Sponsor to be in violation of the Official Rules; c) to be acting in any manner deemed by the Sponsor to constitute unsportsmanlike or disruptive behavior, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT BY A USER OR ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

10) DISCLAIMER/LIMITATIONS OF LIABILITY: The Sponsor and the Promotion Parties assume no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty, failed, garbled or jumbled electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Sweepstakes; © any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of the Sweepstakes; (d) inaccessibility or unavailability of the Internet or any combination thereof; or (e) any injury or damage to the entrant's or to any other person's computer which may be related to or resulting from any attempt to participate in the Sweepstakes or download any materials from the Sweepstakes Website. If, for any reason, the Sweepstakes is not able to run through completion for reasons which may include, without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, then the Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, without liability to the entrants or third parties.

ALL ENTRANTS, AS A CONDITION OF ENTRY INTO THE SWEEPSTAKES, AGREE TO RELEASE THE SPONSOR, ITS PARENT COMPANY, SUBSIDIARIES AND AFFILIATED COMPANIES, AND THE PROMOTION PARTIES FROM AND AGAINST ANY AND ALL LIABILITY, LOSS, CLAIMS, DEMANDS OR ACTIONS OF ANY KIND WHATSOEVER FOR INJURIES, DAMAGES, OR LOSSES TO PERSONS OR PROPERTY WHICH MAY BE SUSTAINED IN CONNECTION WITH: (A) ACCESSING THE SWEEPSTAKES WEBSITE; (B) SUBMITTING AN ENTRY OR OTHERWISE PARTICIPATING IN ANY ASPECT OF THE SWEEPSTAKES; © THE RECEIPT, OWNERSHIP OR USE OF ANY PRIZE AWARDED; OR (D) ANY TYPOGRAPHICAL OR OTHER ERROR IN THESE OFFICIAL RULES OR THE ANNOUNCEMENT OF THE OFFERING OF THE PRIZE. THE WINNERS SHALL BEAR ALL RISK OF LOSS OR DAMAGE TO THE PRIZE AFTER IT HAS BEEN DELIVERED. THE SPONSOR MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND CONCERNING THE APPEARANCE, SAFETY, OR PERFORMANCE OF THE PRIZE.

11) DATA COLLECTION: Information collected from entrant is subject to the Privacy Policy available at [washingtonsavings.com](http://washingtonsavings.com). By entering this Sweepstakes, each entrant agrees that he or she has reviewed and accepts the Privacy Policy identified in the Official Rules.

12) WINNERS' LIST: A list of winners will be available on or after June 30, 2013. To receive a copy of the Winners' List, send an e-mail with the subject line: "Washington Savings Bank Sweepstakes Winners" to [info@washingtonsavings.com](mailto:info@washingtonsavings.com). All such requests must be received by December 31, 2013. The names of the winners will also be posted at <http://www.facebook.com/washingtonsavingsbank> after the Sweepstakes has concluded. Winners' names will not be posted until all documents have been received and cleared by Sponsor.

13) SPONSOR/ADMINISTRATOR: Sponsor: Washington Savings Bank, 30 Middlesex Street, Lowell, MA 01852.

14) WAIVER/ENFORCEABILITY: Sponsor's failure to enforce any of its rights as set forth herein shall not constitute a waiver of such rights. In the event that a court of competent jurisdiction determines that a provision of these Official Rules is invalid, illegal or unenforceable, such provision shall be replaced with a substitute provision that most closely approximates Sponsor's underlying intent and the invalidity, illegality, and unenforceability of any single provision shall not affect the validity, legality, or enforceability of the remainder of these Official Rules.

This Sweepstakes is in no way sponsored, endorsed, or administered by, or in association with, Facebook. The Facebook® trademark is the sole property of Facebook. The program is not endorsed by Coach, Inc. nor is there any actual or implied joint venture, partnership or relationship of any kind between Washington Savings Bank and Coach, Inc. You understand that you are providing your information to Sponsor only.

All trademarks related to the prizes in this Sweepstakes are the property of their respective owners and not sponsorship, endorsement or affiliation with Washington Savings Bank its products and services or this Sweepstakes is implied by their use.