



2020 CALENDAR PHOTO CONTEST



(CAPTURE NATURE'S BEAUTY IN WEST VIRGINIA!)

Help us fill our 2020 calendar with beautiful West Virginia nature photography. Photos can be any natural setting - landscapes, wildlife, insects and plants.

We will select 14 winners to appear in next year's calendar. Our calendar cover winner will receive \$100; other winning photos will be featured on each of the 13 months inside the calendar and will receive \$50. You may submit up to three entries.

PHOTO CONTEST RULES:

- 1. Submissions:** All entries must be submitted to PhotoContest@citizenswv.com. We will not accept any photos that are printed or contained on any portable media device (CDs, flash drives, etc.)
- 2. Photo Format:** Horizontal orientation only. JPG or PNG format only.
- 3. Photo Size & Resolution:** Not less than 10 megapixels or 300 dpi.
- 4. Age:** You must be at least 18 years of age to enter.
- 5. Timeline:** Photos must be submitted before August 30, 2019.
- 6. Winners & Prizes:** Thirteen, \$50 prizes will be awarded along with one, \$100 prize for the cover photo. Winners will be notified in September.
- 7. Entry Information:** Each photo must identify the photographer's name, address, phone number, email address and brief description of **where** and **when** the photograph was taken. Your entry may be disqualified if you fail to provide this information.
- 8. No Persons may appear in the photo.**

DISCLAIMER: By entering, participants release and hold harmless Citizens Bank of West Virginia, its parent, subsidiary and affiliated companies as well as their directors, officers, employees, attorneys, agents and representatives from any and all liability for any injuries, loss, claim, action, demand or damage of any kind arising from or in connection with the calendar photo contest.

Outside of the thirteen prizes awarded to the winning calendar photo entries, there will be no additional fees paid by the bank to participants for use of their photographs. Winning participants will be required to sign an additional agreement and waiver form prior to receiving their prize.

Citizens Bank of West Virginia is not responsible for any incorrect or inaccurate information, whether caused by users or by any equipment or programming associated with or utilized by Citizens Bank of West Virginia, or by any technical or human error that may occur in the processing of submissions to Citizens Bank of West Virginia, including but not limited to any misprints or typographical errors. Citizens Bank of West Virginia assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Citizens Bank of West Virginia is not responsible for any problems or technical malfunction of any telephone network or lines, computer equipment, servers, providers, computer on-line systems, software, or failure of email on account of technical problems or traffic congestion on the Internet or at any website, including injury or damage to participant's or to any other person's computer related to or resulting from participating or uploading images or information.

If, for any reason, Citizens Bank of West Virginia is not capable of contest completion as planned, Citizens Bank of West Virginia reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest. Citizens Bank of West Virginia reserves the right to use photographs not submitted as a part of this contest in its 2019 calendar.

Employees and Board Members of Citizens Bank of West Virginia and their family members (biological/step children, parents, biological/step siblings, grandparents, and spouses/significant others) are not eligible to enter. All judging decisions are final.