

IBC Swarm Sweepstakes Official Rules

Dates:

October 1, 2025 - October 31, 2025

November 1, 2025 - November 30, 2025

1. **SWEEPSTAKES TERM:** Sweepstakes to take place in the following months:

10/1/25-10/31/25; 11/1/25-11/30/25

2. **NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.** This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook. By participating, entrants fully release Facebook from any liability related to this sweepstakes.

3. **ELIGIBILITY:** The IBC Swarm Sweepstakes (the "Sweepstakes") is open to customers of IBC and Commerce Bank (collectively "IBC" and "Sponsor").

Void where otherwise prohibited by law. Minors under age 18 are excluded from entering sweepstakes. Employees, and of International Bank of Commerce (IBC), Commerce Bank and IBC Bank affiliates are not eligible. Must be a US citizen and resident of Texas or Oklahoma to be eligible to win. Winners must present valid government-issued photo identification to claim their prize. Acceptable forms of ID include:

- Texas Driver License (TX DL)
- Texas State ID
- Oklahoma Driver License (OK DL)
- Oklahoma State ID
- Tribal ID issued in Texas or Oklahoma

Only U.S. citizens who are residents of Texas or Oklahoma are eligible to win. Identification must clearly show the winner's legal name, date of birth, and current residential address within TX or OK.

4. **HOW TO ENTER:** To enter, participants must:

Method of Entry:

- a. Log in to your Facebook account (or create one for free at www.facebook.com).
- b. Follow the @ibcbankwedmore Facebook page using a **public account** during the sweepstakes period. Participants Facebook profile account must be public for the sweepstakes timeframe. Participant can enter multiple Facebook accounts if they are the owner of the Facebook account. Entries must come from authentic, individual accounts to remain compliant and fair.

5. **WINNER SELECTION:** The IBC Swarm Sweepstakes winners will be selected at random among all valid entries before the period of October 31, 2025 & before the period of November 30, 2025. There will be 2 winners of \$500.00 corporate wide. \$1,000.00 in each sweepstakes period.

6. **NOTIFICATION:** Prize winners will be notified via Direct Message on Facebook or phone (956-722-7611) and /or email by IBC CORPORATE MARKETING DEPARTMENT within 1-2 business days after the selection date. Winner(s) will be contacted 3 times for response. Sponsor shall have no liability for winners' failure to receive notice due to winners' security settings or provision of incorrect or otherwise non-functioning contact information. All taxes on prizes and incidental expenses not mentioned herein are the responsibility of the winner(s). By accepting the prize, the winner grants permission to International Bank of Commerce

and Commerce Bank to use his or her name, likeness, image and/or statements about the Sweepstakes for publicity and promotional purposes without further compensation, except where prohibited by law, and agrees to execute a written consent. Must provide a valid ID.

7. **PRIZES:** \$500.00 per giveaway (direct deposit into IBC checking account or Check)

8. **ODDS:** The odds of winning depend on the number of eligible entries received.

9. **TERMS:** Sweepstakes Participants agree to abide by the terms of these Official Rules and by the decisions of the Sponsor, which are final on all matters pertaining to this sweepstakes.

By entering this sweepstakes, participants agree to Terms and Conditions. Participants represent that they are eligible to enter. All federal, state and local laws and regulations apply. INTERNATIONAL BANK OF COMMERCE, AND COMMERCE BANK AND THEIR

AFFILIATES, PARTNERS, ADVERTISING AGENCY, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS OF EACH (collectively "Related Parties") ARE IN NO WAY RESPONSIBLE OR LIABLE FOR DAMAGE, LOSS OR INJURY RESULTING FROM LATE, LOST OR MISDIRECTED, INCOMPLETE OR ILLEGIBLE ENTRIES, OR ACCEPTANCE AND USE OF ANY OF THESE PRIZES. THE WINNER(S) ASSUMES LIABILITY FOR INJURIES CAUSED OR CLAIMED TO BE CAUSED BY PARTICIPATING IN THE SWEEPSTAKES, OR BY ANY PRIZE. BY ENTERING, PARTICIPANT AGREES THAT NO CLAIM RELATING TO SUCH LOSSES OR INJURIES SHALL BE ASSERTED AGAINST SPONSORS AND/OR RELATED PARTIES. Sweepstakes is sponsored by International Bancshares Corporation - Laredo 1200 San Bernardo Laredo, TX 78040 through IBC Bank and Commerce Bank.

10. **OPERATION:** If for any reason this sweepstakes is not capable of running as planned, including technical failures, fraud, tampering, unauthorized intervention or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of this sweepstakes. IBC Bank and Commerce Bank reserve the right at their sole discretion to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the sweepstakes. Sponsors assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or mailing, theft, or destruction or unauthorized access to, or alteration of entries.

11. **RULES:** This sweepstakes is subject to these Official Rules. A winner's list may be obtained by sending a self-addressed stamped envelope to IBC Swarm Sweepstakes, attn IBC MARKETING DEPARTMENT, 1200 San Bernardo, Laredo, Texas 78040.

12. **DISPUTES:** THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF TEXAS WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Sweepstakes, participant agrees that any and all disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively through arbitration in accordance with the American Arbitration Association consumer rules.