

We'll help you get there.™



## Mortgage Monday

**\$1,000 Furniture Gift Card ("Bonus") OR \$500 Deposited into United Prairie Bank Checking Account  
Terms and Conditions**

### APPLICATION:

United Prairie Bank will give each customer the choice of (1) \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account after loan closing to each household that applies for a new mortgage loan or refinance with United Prairie Bank on Mortgage Monday via online (12:00 a.m. – 11:59 p.m. Central Standard Time) or in person or by phone during normal business hours or by appointment. All credit and loan programs are subject to credit approval.

Customers who choose the \$1,000 furniture gift card ("Bonus") after loan closing: customers choosing a furniture gift card ("Bonus") will receive a \$1,000 gift card to Rooms and Rest Furniture and Mattress in Mankato or New Ulm, Slumberland in Worthington or Willmar. There is no minimum to purchase in order to redeem the gift card. Verifiable retail value: \$1,000. There will be no cash compensation. The \$1,000 furniture gift card ("Bonus") is valid only at the stated stores. Any other labor or services, including third party installation, that is not provided by the furniture store cannot be applied to balance on the gift card.

Offer for \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account is valid through August 11, 2019 at which time United Prairie Bank must have closed the applicants loan by said date.

By participating in this promotion you are consenting to United Prairie Bank releasing your name, address and phone number to a third party service provider. Any notification of \$1,000 furniture gift card ("Bonus") that is returned as undeliverable will result in no award. The customer accepting the \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account agrees that the \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account is awarded on the condition that United Prairie Bank and its representatives and employees will have no liability whatsoever for any injuries, losses of damages of any kind resulting from acceptance, possession or use of the \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account. No recipient may make any substitution or transfer of \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account. Each participant shall accept the \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account on an "as is" basis. United Prairie Bank and its third party providers give no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to any bonus. United Prairie Bank reserves the right, at our discretion, at any time, without notice or assigning any reason therefore, replace or substitute any bonus in the promotion with any other prize of similar value selected by United Prairie Bank. Participant agrees and acknowledges an IRS form 1099-MISC will be filed.

For the No Closing Cost loan program, No Closing Cost items include: Origination Fees, Processing and Underwriting fees, Title Insurance, Credit Report, Closing fee to the Title Company, Flood Certification, Appraisal, and all recording Fees. Escrow items including Homeowners Insurance and Taxes will be at the borrower's expense also the Borrowers will be responsible for all pre-paid interest.

**ELIGIBILITY:**

Open to legal residents of United States. Limit one (1) \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account per household. Eligible loans must qualify for secondary market sale. Non-consumers are not eligible to participate in this promotion.

United Prairie Bank is not responsible for any problems or technical malfunctions of any telephone network or lines, computer online sites, servers or providers, computer equipment, software, failure of any application to be received by United Prairie Bank on account of technical problems or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to registrants' or any other person's computer related to or resulting from participation or downloading any materials for the loan process and/or Mortgage Monday.

By completing and submitting an application for a new mortgage loan or mortgage refinance with United Prairie Bank during Mortgage Monday the customer agrees to abide by the terms of these official rules and the decisions of United Prairie Bank, which are final and binding on all matters pertaining to the loan and \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account. Customer consents to the use of their name in any manner by United Prairie Bank without further compensation (customer contact information is excluded and will not be used). Employees, board of directors, and shareholders of United Prairie are not eligible for \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account. United Prairie Bank shall not be responsible for any damages, taxes or expenses that customer might incur as a result of United Prairie Bank's Mortgage Monday \$1,000 furniture gift card ("Bonus") OR \$500 deposited into a United Prairie Bank checking account. United Prairie Bank reserves the right not to accept applications outside of our trade area.

United Prairie Bank Mortgage Monday includes the following dates: February 4 and February 11, 2019 with the option to extend at discretion of United Prairie Bank. In the event that additional Mortgage Monday dates are selected, an addendum to this terms and conditions stating those dates will follow. Apply online at [www.unitedprairiebank.com](http://www.unitedprairiebank.com) or phone or in person at our offices during normal business hours or by appointment on Mortgage Monday to be eligible for the \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account after loan closing.

Any customer notification not responded to within 30 days or returned as undeliverable may result in \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account forfeiture. United Prairie Bank assumes no responsibility for lost, misdirected, late, damaged, incomplete, illegible and/or postage due mail. No substitution or transfer of \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account is permitted except by United Prairie Bank and its promotion partners: Rooms and Rest Furniture and Mattress in Mankato and New Ulm and Slumberland in Worthington or Willmar. The sponsor of this \$1,000 furniture gift card ("Bonus") or \$500 deposit into a United Prairie Bank checking account is United Prairie Bank, 10 Firestone Drive, Mankato, MN 56001. By participating in Mortgage Monday, each customer unconditionally accepts and agrees to comply with and abide by these terms and conditions. The decisions of United Prairie Bank shall be final and binding in all respects. Void where prohibited by law. All federal, state and local laws and regulations apply. All rights reserved. Rooms and Rest Furniture and Mattress (Mankato/New Ulm), Slumberland (Worthington), and Slumberland (Willmar) are not a sponsor of this promotion.