



## BANCFIRST OKLAHOMA! Photo Contest Official Rules, Terms, & Conditions

To capture unique images of BancFirst communities across Oklahoma, we invite photographers from all levels of expertise to enter the BancFirst Oklahoma! Photo Contest. Selected images may be published in BancFirst's Community Calendar, the BancFirst Annual Report, reproduced as artwork for BancFirst lobbies, or for advertisements or promotional materials used by BancFirst.

**WHO:** The competition is open to all photographers at least 18 years of age. Your entry in the contest constitutes your agreement to allow your photographs, along with your name, city and state of residence, to be published if your photograph is selected a winner in the BancFirst Oklahoma! Photo Contest. Each entry must be the work of the person submitting the photo.

**WHAT:** We are looking for photos of *iconic, recognizable locations, landmarks or objects LOCATED IN BancFirst communities* depicted in a clever, creative, artistic and interesting way. Images will be judged on originality, technical excellence, composition, overall impact and artistic merit. For a list of all BancFirst communities, visit the [Locate Us](#) page of our website. Photos must be the work of the person submitting the photo. Decisions made by the judges are final. BancFirst shall have the right to verify, in its sole judgment, winner eligibility. BancFirst reserves the right to not select winners if, in its sole discretion, no suitable entries are received.

**USE:** BancFirst retains the right to use winning photos in any advertising and/or promotion it deems suitable including but not limited to: annual BancFirst community calendar; cover or within BancFirst annual reports; reproduced as artwork at BancFirst banking facilities; websites or social media sites owned or operated by BancFirst. Winners will receive a \$100 award per winning photograph. If a photo is selected for use on the cover of our annual report, an additional \$150 will be awarded. Award is based per photograph and not per use of photo. Reporting of income and any possible tax liability on awarded money is solely the responsibility of the winner.

**HOW: Electronic Entries: *Due to the requirement for high quality printing, entries must be submitted in high-resolution electronic JPEG images of no more than 10 megabytes.*** Digital photo files should be a minimum of 300 dpi and a minimum of 11" x 9" (3300 x 2700 pixels) for horizontal format and/or 9" x 11" (2700 x 3300) pixels for vertical format. Calendar images should be horizontal in format; annual report and promotional images may be either vertical or horizontal. No other methods of photo entry will be accepted; digital format only. Each contestant can enter up to 5 photos for every BancFirst community. Entries must be uploaded individually. Entries may be uploaded by clicking on the BancFirst Oklahoma! Photo Contest link at [www.bancfirst.bank](http://www.bancfirst.bank).

**Identifying Information:** Each entry must identify the photographer's name, phone number, and email address as well as the name of the BancFirst community represented and a brief description of the image. Files should be named in the following way: Initial of first name, last name, underscore and BancFirst city of the photo. (ex: JSmith\_Coweta; or JSmith\_Coweta2) Photo credits will be given for winning photos. BancFirst cannot be responsible for lost, damaged, late or misdirected entries, uploading connection issues, garbled transmissions, unauthorized intervention or technical malfunctions.

### **TERMS AND CONDITIONS**

*By entering, participants represent and warrant to BancFirst you own or have all necessary licenses, rights, consents and permissions to use and submit to us the photographs entered, including authorization and release from any individuals included in the photographs. By entering, participants release and hold harmless BancFirst., its parent, subsidiary and affiliated companies as well as their directors, officers, shareholders, 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 photo contest. If winning photos contain images of people, model releases must be provided authorizing the use of their image.*

*Participants agree they will not submit photographs that are inappropriate (e.g., defamatory, threatening, abusive, pornographic, racially or religiously biased); violate any law, statute, ordinance or regulation; contain any computer viruses, worms or other potentially damaging computer programs or files.*

*Outside of the funds awarded to the winning photo entries, there will be no additional fees paid by the bank to participants for use of their photographs. \$100 award will be paid per winning photograph; an addition \$150 for use on the annual report cover. Winning participants will be required to sign an additional agreement and waiver form prior to receiving their prize. By submitting an entry to the BancFirst Oklahoma! Photo Contest, you agree that all disputes arising under or relating to this contest shall be settled by mandatory binding arbitration in the state of Oklahoma. Such proceedings shall be conducted pursuant to the Commercial Arbitration Rules of the American Arbitration Association. The arbitrator's findings may be entered as a judgment in any court of competent jurisdiction. To the fullest extent permitted by applicable law, no arbitration under this agreement shall be joined to an arbitration involving any other party subject to this contest, whether through class action proceedings or otherwise.*

*BancFirst is not responsible for any incorrect or inaccurate information, whether caused by users or by any equipment or programming associated with or utilized by BancFirst, or by any technical or human error that may occur in the processing of submissions to BancFirst, including but not limited to any misprints or typographical errors. BancFirst is not responsible for any problems or technical malfunction of any 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.*

*By accepting recognition of a winning photo, you grant us, without compensation otherwise listed, the right and license to use, copy, distribute, display, publish or adapt photographs to fit within medium published or specified use. You agree that we may exercise such rights in the promotion, marketing and publicizing of our organization (e.g., on our website, in our print advertisements, enlarged for display in bank lobbies, and in our marketing materials) and for our internal purposes. You understand and agree that BancFirst has the option, but not the obligation, to use the recognized photographs. Accepting recognition of a winning photo constitutes permission for BancFirst to make public and use the winner's name and community location in conjunction with such photographs. BancFirst reserves the right not to select winners if, in its sole discretion, no suitable entries are received.*

*If, for any reason, BancFirst is not capable of contest completion as planned, BancFirst reserves the right at its sole discretion to cancel, terminate, modify or suspend the contest without notice.*

**ACCEPTANCE:** Submitting photographs to the BancFirst Oklahoma! Photo Contest constitutes the entrant's full and unconditional agreement to and acceptance of these Official Rules, Terms and Conditions. By participating in the Contest, the entrant is representing and warranting that he/she has read and understood, and agrees to be bound by, these Official Rules, Terms and Conditions. These Official Rules, Terms and Conditions constitute the entire agreement between the entrant and BancFirst in relation to the photo contest.



## BANCFIRST OKLAHOMA! Photo Contest Questions & Answers

**Q: Do the photos have to be taken in a BancFirst town?**

**A:** Yes. The photos should be taken in or closely around a BancFirst community. We are looking for images that capture our BancFirst communities in a unique way. Many past winners have photographed iconic landmarks at angles that made them recognizable, yet interesting.

**Q: Can I enter as many photos as I want to?**

**A:** We are limiting entries to 5 photos per community per person. That will eliminate someone from downloading an entire lifetime of photos from their BancFirst hometown. We want people to think and be selective about what they submit.

**Q: Is the contest open only to BancFirst customers?**

**A:** No. The contest is open to everyone – BancFirst customers and non-customers. (We'd love the opportunity to convert a non-BancFirst customer!)

**Q: Can BancFirst employees enter photos into the contest?**

**A:** Yes, employees and their families are eligible to enter.

**Q: How or where will the photos be used?**

**A:** Images may be used multiple ways including, but not limited to: the cover and the monthly dividers for our **annual community calendar** distributed throughout our banks; on the cover of our **Annual Report**; reproduced as **artwork for our bank lobbies**; used in **advertisements or other marketing materials**; and social media.

**Q: Can multiple photos from the same person win? And will you pay for each photo used or for each different circumstance of use?**

**A:** Yes and no. A single person could have multiple photographs selected and will receive \$100 for each photo chosen. But if a photo is chosen and used in multiple applications amount awarded is still \$100. **The award is \$100 per photo – not per use of the photo.**

**Q: What is the deadline to submit photos?**

**A:** The contest is open year round. Photos received after specific deadlines will be considered in the following year's contest.

- For consideration for the **Annual Report Cover, deadline is March 1**
- For consideration for the **BancFirst Community Calendar, deadline is September 1**
- Photos received after the calendar and annual report cover deadlines will be added to the following year's contest

**Q: When will I be notified if one of my photos has been selected?**

**A:** If your photo is selected for use on our Annual Report you will be notified by mid-March. If your photo is selected for our community calendar, you will be notified mid-September. If photos are selected for any other use, you will be notified shortly after December 31.

**Q: How do I know you received my entry?**

**A:** If after uploading your photo through the Contest pages of the BancFirst website, you received a "Thank You" message, your image has been received. We will not be acknowledging each photo received. If a photo is selected, the owner will be notified via e-mail address given through the site.

**Q: Can multiple photos be uploaded at the same time?**

**A:** No. A description must be given for each photo and uploaded one at a time; one photo per form.

**Q: The specifications for the photos look technical – pixels and dpi. Is this contest only for professional photographers?**

**A:** No – we want amateur photographers to enter but because we are printing a high quality calendar and annual report, photos must meet certain requirements for them to print clearly.