

# Win Big This Holiday Season

**Beginning November 23**, each time you use your NVB debit card for purchases, you are automatically entered into a drawing to win great prizes.

**The more times you use your NVB debit card,  
the more chances you have to win!**

**Don't have an NVB debit card?** No problem! Stop in and apply so **you** have a chance at winning great prizes too!

**10 winners**  
on December 10  
will receive ...

**\$50**  
Visa® gift card

**10 more winners**  
on December 29 will  
receive ...

**\$100**  
Visa® gift card

And,  
**10 winners**  
on January 15  
will receive ...



Call 1-866-869 MORE (6673) **or** go on-line at [www.novb.com](http://www.novb.com) ■ Member FDIC

No purchase or account required. See official contest rules for more details. Campaign ends January 13, 2010.



## Win Big – 2009 Holiday Debit Card Promo

### Official Contest Rules

- 1. NO PURCHASE OR ACCOUNT IS NECESSARY TO ENTER THE CONTEST, NOR DO YOU NEED TO HAVE AN ACCOUNT OR DEBIT CARD. OBTAINING A DEBIT CARD FROM NORTH VALLEY BANK OR UTILIZING ANY OTHER BANK SERVICES OR PRODUCTS WILL NOT IMPROVE YOUR ENTRY'S CHANCES OF WINNING.**
- 2. How to Enter:** If you are a new or existing customer with a North Valley Bank debit card for your checking account and use your debit card for a purchase between November 23, 2009 and January 13, 2010, you will be automatically entered into the contest for prizes. You do not need to fill out any additional forms, nor will any additional forms be sent to you. If you do not wish to receive one automatic entry by using a North Valley Bank debit card for your checking account between November 23, 2009 and January 13, 2010, you must email Contest@novb.com, or mail us at Marketing Contest/Do Not Enter, Marketing Department, North Valley Bancorp, PO Box 994630, Redding, CA 96099-4630, and instruct us not to enter you. If you desire to enter the Holiday Debit Card Contest other than through using your NVB debit card for a purchase, print your name, address, telephone number on a 4"x6" card and mail the card to Holiday Debit Card Contest, Marketing Dept, North Valley Bancorp, PO Box 994630, Redding, CA 96099-4630. Limit one entry per household per 4"x6" card. Your entry must be postmarked by December 7, 2009 and received by December 9, 2009, for the first drawing on December 10, 2009; postmarked by December 26, 2009 and received by December 28, 2009, for the second drawing on December 29, 2009; and postmarked by January 13, 2010 and received prior to January 14, 2010. Entries will not be acknowledged or returned. Illegible entry materials will be disqualified. Entrants are responsible for all third party-imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold NVB, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.
- 3. Grand Prizes:** NVB will select ten (10) randomly selected Prize Winners from all entries received. Ten Winners on December 10, 2009, will each be awarded one \$50 Visa® gift card; ten (10) winners on December 29, 2009, will each receive one \$100 Visa® gift card; and ten (10) winners on January 15, 2010, will each receive one 32" LCD HDTV. Prize drawings will occur on December 9, 2009, December 28, 2009 and January 14, 2010 and announced December 10, 2009, December 29, 2009 and January 15, 2010. NVB reserves the right to substitute a prize of equal or greater value should the Grand Prizes become unavailable for any reason. NVB reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and/or the redemption of the Grand Prizes. All decisions are final and binding. Neither NVB, nor its employees, partners and affiliates, are responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify winner.
- 4. Odds of Winning:** Odds of winning are based upon the number of entries. Based upon NVB's estimate of 500,000 entries, odds of winning are: 30 in 500,000.
- 5. Contest Period:** The contest period runs from 12:01 a.m. Pacific Time on November 23, 2009 until 11:59 p.m. Pacific Time on January 13, 2009.
- 6. Eligibility:** To be eligible for the contest, you must be a lawful permanent resident of the United States, 18 years of age or older and must not be considered a minor in your state of residence at the time of entry. Contest void where prohibited by law. Employees of NVB, officials and members of their immediate families are not eligible to participate in the contest. Any winning customer entry will be deemed to have been made by the individual named on the NVB debit card account used to submit the automatic entry through NVB debit card purchase. Non-debit card transaction

winners will be the individual named on the mail-in entry. By entering this contest, entrants accept and agree to be bound by these Official Rules and the decisions of NVB.

7. **Winner Selection:** The Grand Prize winners will be selected by NVB. All decisions of NVB will be final. The Winners need not be present and will be notified by phone and/or mail. The Grand Prizes are non-transferable, non-assignable and non-exchangeable.
8. **Liability / General Rules:** NVB is not responsible for any loss that may occur in connection with the contest. The Winners agree to hold NVB harmless from any liability arising from participation in the Contest or the acceptance, receipt, possession, or misuse of the prize. NVB and each of its officers, directors, employees, customers and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or the Winners arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the Contest. NVB is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Contest. Furthermore, if there is any suspected evidence of tampering, hacking or interference with equipment or programming associated with the Contest beyond the control of NVB and their partners which corrupts or impairs the administration, security or fairness of the Contest, NVB reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the Contest and select a Winner from the entries received up to the time of such termination or suspension. If the Contest is terminated prior to the promotional period, notice will be posted at the website of NVB or any other media used to promote the Contest. For a listing of Contest Winner or a set of these Contest Rules, please send a self-addressed stamped envelope to Winners List and Rules, Holiday Debit Card Promo, Marketing Dept, North Valley Bancorp, PO Box 994630, Redding, CA 96099-4630. The Grand Prizes cannot be substituted, converted to cash, assigned or transferred by the Winners.
9. **Tax Issues:** NVB will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize(s).
10. **Consent to Publicity and Release:** By accepting a prize, Winners consent to permit NVB to utilize his/her name and likeness in promotional and other NVB materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless NVB, its partners, employees, agents, representatives and affiliated companies of any and all claims of any kind arising directly or indirectly from this Contest, any Contest Prize or from any publicity about the Contest.
11. **Arbitration:** Except where prohibited by law, as a condition of participating in the Contest, each entrant agrees that (1) any and all disputes and causes of action arising out of or connected with the Contest, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and held at the AAA regional office in Redding, CA; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering the Contest), and each entrant further waives all rights to have damages multiplied or increased.
12. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and NVB in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.