

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THE RAMCARD PLUS DO WHAT YOU LOVE SWEEPSTAKES

1. ELIGIBILITY. The RamCard Plus Do What You Love Sweepstakes is open to First National Bank RamCard Plus Debit Card holders, as detailed in Section 3 below. The RamCard Plus Do What You Love Sweepstakes is also open to legal residents of USA (Including international students enrolled at Colorado State University), who live in eligible zip codes, and who are eighteen (18) years of age or older as of February 1, 2010. The eligible zip codes are: 80521, 80522, 80523, 80524, 80525, 80526, 80528, 80537, 80538.

Employees of Sponsor and Ram Card office employees of Colorado State University, and their respective parent, related subsidiary and affiliated companies, prize suppliers, and advertising and promotion agencies, and each of their respective subsidiaries, affiliates, shareholders, officers, directors or board members, agents, representatives, and employees (collectively "Releasees"), and each of their immediate family members or individuals living in the same households of the above, whether or not related, are not eligible to enter or win the prize. Each entrant, by participating in the RamCard Plus Do What You Love Sweepstakes, agrees to be bound by these Official Rules and the Sponsor's decisions.

2. TIMING. The RamCard Plus Do What You Love Sweepstakes begins on February 1, 2010 at 12:00 a.m. Mountain Time ("MT") and ends February 28, 2010 at 11:59 p.m. MT (the "Promotion Period").

3. HOW TO ENTER AND WIN.

a. All qualifying transactions processed and settled as a signature-based or pin-based purchase made during the Promotion Period using a RamCard Plus Debit Card are automatically entered in the RamCard Plus Do What You Love Sweepstakes. Account adjustment transactions/returns, cash advances, international and PIN-based, ATM or business debit card transactions are not considered eligible transactions for RamCard Plus Do What You Love Sweepstakes entry. Entries from unauthorized card use or made with lost, stolen, or fraudulent cards are void. Winning consumer checking accounts must be in good standing and not otherwise have privileges suspended.

b. You do not need to be a current First National Bank customer or have a RamCard Plus Debit Card to participate in the RamCard Plus Do What You Love Sweepstakes. To enter without using a RamCard Plus Debit Card, print by hand your name, complete mailing address, telephone number, date of birth, and the words "First National Bank – RamCard Plus Do What You Love Sweepstakes" on a plain 3" x 5" piece of paper and mail it in a sealed, stamped and hand-written #10 envelope to First National Bank – RamCard Plus Do What You Love Sweepstakes, Attn: Marketing, 100 Johnstown Center Drive, Johnstown, CO 80534. Enter as often as you wish by mail, but each entry must be mailed separately. Entries must be postmarked by February 28, 2010. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. Your use of your RamCard Plus Debit Card to make a transaction and/or your submission of a 3" x 5" mail-in entry constitutes your consent to participate in the RamCard Plus Do What You Love Sweepstakes and your consent for First National Bank to obtain, use, and transfer your name, address and other information for the purpose of administering this RamCard Plus Do What You Love Sweepstakes. Entries dropped off at First National Bank banking branches will not be accepted.

4. CONDITIONS. An eligible entrant may only enter via the registration methods as described above. Incomplete entries are void. By entering, entrants acknowledge compliance with these Official Rules including all eligibility requirements. All entries become the property of the Sponsor and will not be returned. No substitutions or transfer of prize permitted.

5. CONSUMER DISCLOSURE: PRIZE DESCRIPTION. One (1) Grand Prizes: \$1,500 scholarships to Colorado State University (non-CSU students will receive \$1,500 cash) and one (1) Dell Inspiron Netbook (Total ARV is \$1,700); Three (3) First-place prizes: Dell Inspiron Netbook (ARV is \$200 each); Two (2) Second-place prizes: 8GB iPod Touch (ARV is \$199 each); Two (2) Third-place prizes: CSU-branded Cruiser Bicycles (ARV \$250 each); Fifty (50) Fourth-place prizes: \$50 RamCash. Total Actual Retail Value ("ARV") of all prizes is \$5,698.

6. DETERMINATION OF WINNERS. Fifty-eight (58) random drawings will be conducted in order of Grand Prize through fourth-place prizes on or about March 8, 2010 from among all eligible entries received prior to the drawing. A person or household may only win one prize drawing during the RamCard Plus Do What You Love Sweepstakes. Odds of winning depend upon the number of eligible entries received. In the event that a potential winner is selected via a debit card transaction, prize will be awarded to the RamCard Plus

holder(s). The winner will be notified by telephone and/or regular mail. The winner will be required to complete an Affidavit of Eligibility/Liability/Release, IRS form W-9, and, where legal, a publicity release, all which must be completed and returned within fourteen (14) days of issuance of notification or an alternate winner, will be selected. Any attempt to deliberately damage the content or operation of this RamCard Plus Do What You Love Sweepstakes is unlawful and subject to legal action by the Sponsor. Sponsor's selection of the winners is binding and conclusive.

7. WHO WON. For the names of the winners (available after on or about March 8, 2010), send a separate self-addressed, stamped envelope to: First National Bank – RamCard Plus Do What You Love Sweepstakes Prize Winner, Attn: Marketing, 100 Johnstown Center Dr., Johnstown, CO 80534.

8. RULES REQUESTS. To receive a copy of the official rules, access the web site at <http://www.ramcardplus.com> or send a self-addressed, stamped envelope to: First National Bank – RamCard Plus Do What You Love Sweepstakes Official Rules, Attn: Marketing, 100 Johnstown Center Dr., Johnstown, CO 80534.

9. TAXES. All applicable federal, state and local tax associated with winning a prize in the RamCard Plus Do What You Love Sweepstakes will be the sole responsibility of the winner. The winner shall be provided a 1099 form for income tax purposes.

10. LIMITATIONS ON LIABILITY AND DISCLAIMERS. By participating in the RamCard Plus Do What You Love Sweepstakes, entrants agree to release, indemnify and hold harmless Releasees from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the RamCard Plus Do What You Love Sweepstakes or acceptance, possession, use, misuse or nonuse of the prizes (including, without limitation, any travel or travel-related activity thereto) that may be awarded. Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the RamCard Plus Do What You Love Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the RamCard Plus Do What You Love Sweepstakes, the processing of entries, the announcement of the prizes or in any RamCard Plus Do What You Love Sweepstakes related materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or postage due entries or mail; or for electronic, computer, or telephonic malfunction or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or human or other error. If in the Sponsors' opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the RamCard Plus Do What You Love Sweepstakes, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the RamCard Plus Do What You Love Sweepstakes, the Sponsor at its sole discretion reserves the right to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the RamCard Plus Do What You Love Sweepstakes, or to terminate the RamCard Plus Do What You Love Sweepstakes. As a condition of entering the RamCard Plus Do What You Love Sweepstakes, entrants, or if a minor, their parents or legal guardians agrees that: a) under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b) all causes of action arising out of or connected with this RamCard Plus Do What You Love Sweepstakes or the prize awarded, shall be resolved individually, without resort to any form of class action; and c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and in no event shall entrant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures. As used in this section, "Releasees" means the Releasees named in section 1 above, and Colorado State University, and its officers, directors or board members, agents, representatives, and employees.

11. GOVERNING LAW. This RamCard Plus Do What You Love Sweepstakes and these Official Rules shall be interpreted in accordance with the laws of the State of Colorado without regard to its principles of conflicts of law and jurisdiction and venue shall be solely within the State of Colorado. This RamCard Plus Do What You Love Sweepstakes is subject to all applicable federal, state and local laws. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

12. SPONSOR. The RamCard Plus Do What You Love Sweepstakes is sponsored by First National Bank, 205 W. Oak Street, Fort Collins, CO 80521.