



ISLANDERS SWEEPSTAKES NOVEMBER 15, 2018

Islanders Home Game at Barclays Center on November 15, 2018 Sweepstakes ("Sweepstakes") is open to legal U.S. residents (excluding residents of Puerto Rico, U.S. Virgin Islands, Guam and other United States territories) who are eighteen (18) years of age or older at the time of entry. Employees, officers and trustees of Ridgewood Savings Bank (collectively, "Employees"), their immediate families (spouse, parents, children, and siblings) and individuals living in the households of such Employees are not eligible to participate. All eligibility is subject to all applicable federal, state, provincial and local laws and regulations. All entries submitted are the property of Ridgewood Savings Bank (the "Sponsor").

No purchase necessary. Holding an account with Ridgewood Savings Bank is not required for eligibility.

The Sweepstakes period begins at 10:00 a.m. Eastern Time ("ET") on October 29, 2018 and ends at 3:00 p.m. ET on November 9, 2018 ("Sweepstakes Period"). During the Sweepstakes Period, you may enter the Sweepstakes by visiting Ridgewood Savings Bank's website, www.ridgewoodbank.com/home/misc/contest, to complete an online entry form. Only one (1) entry per individual is permitted during the Sweepstakes Period.

Ridgewood Savings Bank is not responsible for incomplete, lost, late, damaged, illegible, misdirected, corrupted entries or postage due mail. All entries must be received by the end of the Sweepstakes Period. By submitting any entry, you agree to be bound by these Official Rules. The odds of winning vary based on total number of eligible entries received. Entries that do not comply with these Official Rules herein will be disqualified.

One (1) winner ("Winner") will be selected in a random drawing containing all eligible entries received during the Sweepstakes Period. Drawing will take place on November 9, 2018. Sponsor's decision is based on its sole discretion and interpretation of these Official Rules, and is final and binding in all respects. Winner will be awarded four (4) tickets to the Islanders Home Game at Barclays Center on November 15, 2018 ("Prize"), which includes: four (4) tickets to the game and four (4) passes to the Qatar Airways Club (available before and during the game and features complimentary food and non-alcoholic beverages).

Winner will be notified via telephone and/or email. If Winner is unreachable after one (1) day, or if Winner is unavailable for the Prize, an alternate winner will be selected by the Sponsor. Winner will pick up the Prize at Calvin Klein VIP Will Call at Barclays Center when doors open the day of the event. Prize is nontransferable. The Prize may not be substituted or redeemed for cash. Sponsor reserves the right to substitute the Prize or any one or more components of the Prize with a prize or component of equal or greater value.

By claiming the Prize, the Winner authorizes the use, without additional compensation of his or her name and/or likeness and/or voice/photograph and/or municipality of residence for promotion and/or advertising purposes in any manner and in any medium which the Sponsor may deem appropriate. Winner and all entrants, as a condition of entry into the Sweepstakes, agree to release Sponsor, Brooklyn Events Center, LLC, the National Hockey League, New York Islanders L.P., and their respective affiliates from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with participating in any aspect of the Sweepstakes, the receipt, ownership or use of the Prize awarded, or any typographical or other error in these Official Rules. The Sweepstakes is subject to all applicable federal, state and local laws. The Sponsor reserves the right to withdraw, terminate or modify the Sweepstakes for any reason, at any time without prior notice. Federal, State and Local taxes and expenses relating to the acceptance and use of the Prize are the sole responsibility of the Winner. Void where prohibited by law.

The Sponsor is not responsible for technical, hardware, software or telephone malfunctions of any kind, lost or unavailable network connections, or failed, incorrect, incomplete, inaccurate, garbled or delayed electronic communications caused by the user or by any of the equipment or programming associated with or utilized in the Sweepstakes or by any human error which may occur in the processing of the entries in the Sweepstakes or for any liability for damage to any computer system resulting from participation in, accessing or downloading information in connection with the Sweepstakes. The Sponsor reserves the right in its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes; violates the Official Rules; or acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Sponsor: The Sweepstakes is sponsored by Ridgewood Savings Bank, 71-02 Forest Avenue, Ridgewood, NY, 11385.

Member FDIC