

NBH Bank: 2025 \$5k Holiday Sweepstakes CONSUMER DISCLOSURE

Summary

Use your Bank Midwest, Community Banks of Colorado, or Hillcrest Bank VISA Debit Card and for every 10 Qualified Purchase Transactions (as defined below) between the dates of October 23, 2025 and December 31, 2025 you'll automatically receive one entry in a drawing to win a \$5,000 cash prize (the "Sweepstakes"). Alternate methods of entry are described below. NO ACCOUNT, OBLIGATION OR PURCHASE IS REQUIRED TO ENTER OR WIN.

Official Rules

1. Sponsor.

NBH Bank, through its Bank Midwest, Community Banks of Colorado, and Hillcrest Bank divisions (the "Bank"), is the sponsor of the Sweepstakes. The Bank is principally located at 7800 E. Orchard Rd., Suite 300, Greenwood Village, CO 80111.

2. Eligibility.

Participants eligible for the automatic entry method described in Section 4 below must have a valid Community Banks of Colorado, Bank Midwest, or Hillcrest Bank Personal or Business Debit Card. Health Savings Account Debit Cards are excluded from the automatic entry method. Full and part-time associates, directors and officers of the Bank and National Bank Holdings Corporation, and members of their immediate families and households (regardless of where they reside) are not eligible to enter or win. Winner will be required to prove his or her eligibility before receiving prize. All participants must be at least 18 years of age and lawful residents of the United States at the time of entry.

3. Timing.

The Sweepstakes begins at 12:00:00 AM Central Time on October 23, 2025 and ends at 11:59:59 PM Central Time on December 31, 2025 (the "Sweepstakes Period").

4. How to Enter.

There are two methods of entry. A participant's method of entry has no effect on his or her odds of winning. Methods of entry include:

a. **Automatic Entry:** Eligible VISA Debit cardholders with consumer or business checking accounts will be automatically entered in the Sweepstakes once they complete ten signature-based purchase, internet purchase, phone or mail order purchase, bill payment, Personal Identification Number (PIN), or small dollar purchase for which a cardholder is not required to sign during the Sweepstakes Period (a "Qualified Purchase Transaction"). Any transactions that are disputed, fraudulent, or in violation of any applicable cardholder agreement(s) will not be considered Qualified Purchase Transactions, and will be disqualified. There is a limit of ten sweepstakes entries during the Sweepstakes Period.

b. **TO ENTER BY MAIL WITHOUT PURCHASE OR OBLIGATION:** Hand-print your complete name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and valid email address, on a plain piece of 3" x 5" paper, and mail it in a business-size (#10) envelope with sufficient postage affixed, to: NBH Bank, Attn: 2025 \$5k Holiday Sweepstakes

/Marketing, PO Box 410139, Kansas City, MO 64141-0139. Mailed entries must be postmarked between October 23, 2025, and December 31, 2025, and received by January 8, 2026, in order to be included in the random drawing. Enter as often as you wish; however, each mailed entry will count as one (1) entry into the random drawing and must be mailed in a separate, postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery. There is a limit of ten sweepstakes entries during the Sweepstakes Period.

5. Determination of Winner and Prize.

Eligible automatic and mailed entries will be grouped into three pools (Bank Midwest, Community Banks of Colorado, and Hillcrest Bank). On or about January 20, 2026, a random drawing will be conducted to select winning entries. The odds of winning are dependent on the number of automatic and mailed entries received during the Sweepstakes Period, and are therefore difficult to estimate. The odds of winning may be as low as 1: 30,000. A total of three (3) \$5,000 cash prizes (in the form of a check) will be awarded during the Sweepstakes (the "Grand Prize"). This Grand Prize will be awarded to one winner drawn from each of the Bank Midwest, Community Banks of Colorado, and Hillcrest Bank pools.

6. Notification of Winner.

Winner will be notified by telephone or email by February 1, 2026. In the event that the winner submitted his or her entry by completing a Qualified Purchase Transaction, he or she will be notified at the telephone number or address associated with his or her account. In the event that the winner submitted his or her entry through our no purchase or obligation method, he or she will be notified at the telephone number or address listed on his or her mailed entry form. If necessary, a second random drawing will be conducted by February 27, 2026 in the event that (i) the Bank is unable to contact the winner by February 25, 2026; (ii) the winner is unable to establish his or her eligibility to enter the Sweepstakes; or (iii) the winner declines the Prize.

7. CONSUMER DISCLOSURE - General Conditions and Rules

- a. NO ACCOUNT, PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN.
- b. The Sweepstakes is void where prohibited by law. All local, state and federal laws apply.
- c. All entries become property of the Bank. The Bank is not responsible for damaged, inaccurate, incomplete, illegible, lost or late entries.
- d. By submitting an entry, all participants in the Sweepstakes agree to be bound by these Official Rules and the decisions of the Bank in connection therewith.
- e. Tax liability, if any, is the sole responsibility of the winner. The Bank will file the appropriate tax forms with the appropriate tax authorities, including IRS Form 1099 with the United States Internal Revenue Service. Each winner is solely responsible for ensuring that the Bank has an up-to-date mailing address for purposes of sending each winner an IRS Form 1099.
- f. The Bank, National Bank Holdings Corporation, and their respective directors, officers, employees, contractors, agents and representatives (together, the "Sponsor Group") shall not be liable for any injury or damage related to or resulting from entering and/or winning the Sweepstakes. By entering the Sweepstakes, participants irrevocably release and hold the Sponsor Group harmless from any

and all damages and claims of any kind in connection with the Sweepstakes or resulting from acceptance, possession or use of any prize.

g. Winner irrevocably releases Sponsor Group from any liability whatsoever, and waives any and all causes of action related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Sweepstakes, or acceptance, use of or inability to use, or participation in or inability to participate in the Sweepstakes or use of or inability to use any prize (including without limitation, claims, suits, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other.

h. By accepting the prize, the winner consents to the Bank's use of the winner's name, picture, likeness and/or voice for promotional and publicity purposes.

i. It is the sole responsibility of the participant to notify the Bank in writing if the participant changes his or her phone number or mailing address. To notify Bank of a change of address or telephone number write to the address below:

NBH Bank 2025 \$5k Holiday Sweepstakes
c/o Client Services and Solutions
NBH Bank
1111 Main Street, Suite 300
Kansas City, MO 64105

j. The Bank is not responsible for unsuccessful efforts to notify a winner.

k. The prizes are non-transferable and non-refundable. No prize supplement or substitute will be allowed unless otherwise offered by the Bank. The Bank has not made any warranties whether written, verbal or implied with respect to the prize.

l. Entry materials that have been tampered with or altered are void. If, in the Bank's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, the Bank reserves the right at its sole discretion to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes using all eligible, non-suspect entries received as of the termination date. Should the Sweepstakes be terminated prior to the stated expiration date, notice will be posted on the Bank's divisional websites. In the event of a dispute as to the identity of the winner based on an email address, the winning entry will be declared made by the authorized account holder of the email address submitted at time of entry. **CAUTION: ANY ATTEMPT BY YOU TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE BANK RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM YOU TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

m. By entering the Sweepstakes, participants affirm that they have read and accepted these Official Rules. These Official Rules will be posted on the Bank's websites and made available upon request at the Bank's banking centers.

n. The Sweepstakes is in no way sponsored, endorsed, administered by, or associated with VISA.

o. Bank clients residing in Florida, New York, or Rhode Island cannot participate in the Sweepstakes.

p. Bank clients desiring not to receive future notices with respect to any sweepstakes should mail their request to the address set forth above.