

Official Rules for Baxter branch opening, May 21, 2026

Winners will receive one of the following:

- (1) \$1,000 Breezy Point Resort gift card
- (2) \$200 and \$300 Bell Bank Maluna Coolers
- (1) \$100 Rapid River Lodge gift card
- (2) \$50 Landsburg Landscape Nursery gift card
- (2) \$50 Victual Crosby gift card
- (2) \$50 Brainerd Floral gift card
- (2) \$50 Sound Connection gift card
- (2) \$50 Rafferty's gift card
- (1) \$50 Tutt's Bait and Tackle gift card
- (1) \$50 Fine Line Hair Salon gift card
- (1) \$50 Brekken's Clothier gift card
- (1) \$50 Morey's Seafood Market gift card
- (1) \$50 Kart Kountry gift card
- (1) \$50 Ernie's on Gull gift card
- (1) \$50 Holiday Gas gift card (Mill Ave or Edgewood Drive only)
- (2) \$25 Super One gift card
- (2) \$25 Jersey Mikes gift card
- (2) \$25 Just Juice gift card
- (2) \$25 Reds Shaved Ice gift card
- (1) \$25 High Wheel Confectionery and Coffee House gift card
- (1) \$25 Pirates Cove gift card
- (5) \$10 McDonalds gift card
- (3) \$15 Mickeys Sandwich Shop gift card

To enter, visit the Bell Bank Baxter branch location at 14091 Baxter Drive, Suite 117, Baxter MN, during the opening celebration dates of May 18 – May 22nd and complete the registration slip, or send your name, address and phone number to promotions@bell.bank with "Baxter Opening" in the subject line by 5 p.m. CT time on Friday, May 22, 2026.

No purchase necessary to enter to win; one entry person. Odds of winning depend on the number of eligible entries received. Any shipping, handling fees or other costs associated with participation in or receipt of a prize are the sole responsibility of the entrant. Winners will be selected after close of business on May 22, 2026, and notified by Bell Bank via email or phone; failure to respond within the timeframe specified in the notification may result in disqualification and selection of an alternative winner. Prizes are non-refundable and non-transferable. By accepting a prize, each winner consents to the use of his or her name and likeness for promotional purposes without additional compensation and agrees to release, indemnify and hold harmless Bell Bank, 14091 Baxter Drive, Suite 117, Baxter, Minnesota, from any and all liability arising from or related to the contest or acceptance or use of the prize. If the value of the prize is \$600 or more, the winner is responsible for all applicable federal, state and local taxes, and the value will be reported as other income on IRS Form 1099-MISC. For questions, please contact Branch Manager Sarah Adams at 218.855.4060 or President Kim Ellingson at 218.855.4057.

Eligibility Requirements: Open to all legal U.S. Residents who are twenty-one (21) years of age or older at the time of entry. No third-party settlement providers. Current employees of Bell Bank, board members, their immediate family members or event vendors not eligible.