

PROVIDENCE BANK

CELEBRATING OUR

20TH

ANNIVERSARY

Friday, March 20th | 10 AM to 5 PM
All Providence Bank Branches

Stop by any branch to enjoy light refreshments and enter to win a special anniversary giveaway:

One of 20
\$500 | 20-Month CDs
20% APY*

*Annual Percentage Yield. The drawing for the twenty (20) \$500 Certificates of Deposit (CDs), each earning 20% APY, will be held on May 20, 2026. Must be a customer or shareholder of Providence Bank or its Holding Company, PB Financial Corporation, on or before March 9, 2026. One entry per person. See Official Rules for complete details and restrictions. Registration must be completed by May 19, 2026. Winners will be notified by phone and must claim their prize within 14 calendar days.

Providence Bank 2026 “20th Anniversary” Promotional Giveaway

Complete the Entry Form between March 20, 2026 and May 19, 2026 (the “Entry Period”), for a chance to win one (1) \$500 Providence Bank nonrenewable Certificate of Deposit with a term of 20 months with an Annual Percentage Yield “APY” of 20.00% (the “Prize”) in connection with the Providence Bank 2026 “20th Anniversary” Promotional Giveaway (the “Promotional Giveaway”). Two (2) Prizes will be awarded at each Providence Bank branch on May 20, 2026.

The method of entry is described below. No purchase or obligation is necessary to enter to win.

Providence Bank 2026 “20th Anniversary” Promotional Giveaway Official Rules

NO PURCHASE, TRANSACTION OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION. A PURCHASE, TRANSACTION OR PAYMENT WILL NOT IMPROVE A PARTICIPANT’S CHANCE OF WINNING.

1. Who May Enter:

(a) At the time of your entry, you must be at least 18 years of age and be a legal resident of the United States. You must also be a customer or shareholder of Providence Bank or its Holding Company, PB Financial Corporation as of March 9, 2026.

(b) The following categories of individuals and entities are not eligible to enter or win: (1) Full and part-time employees and directors of Providence Bank, or (2) any immediate family members (spouses, children, parents, in-laws and siblings) and persons residing in the homes of any of the foregoing.

2. How to Enter and Play:

(a) NO PURCHASE, TRANSACTION OR PAYMENT OF ANY KIND IS REQUIRED to enter the Promotional Giveaway. The winner need not be present to win but must prove eligibility. The odds of winning are dependent on the total number of entries at each Providence Bank branch.

(b) Entry: To enter the Promotional Giveaway, a participant (“Participant”) must complete an Entry Form and deposit the Entry Form in a collection bin inside any Providence Bank branch during posted business days and hours during the Entry Period. Only Entry Forms deposited in the collection bins inside any Providence Bank branch will be an eligible entry. There is a limit of one (1) Entry Form per Participant.

3. Prize:

Two (2) Prizes will be awarded on May 20, 2026 at each Providence Bank branch during the Promotional Giveaway. The drawing will take place on May 20, 2026. There will be a total of twenty (20) Prizes during the Promotional Giveaway. Limit one (1) Prize per Participant during the Promotional Giveaway.

The winners will be drawn at random from eligible entries. The odds of winning are dependent on the number of eligible entries received at each Providence Bank branch during the promotional period.

4. Notification of Winners:

After the drawings, each apparent winner will be notified by email and/or phone via the record provided on the Entry Form. Each notification will contain the Providence Bank 2026 “20th Anniversary” Promotional Giveaway Official Rules and a W-9, in each case for signature by the winner. Upon, and only upon, such winner’s execution and return of the Providence Bank 2026 “20th Anniversary” Promotional Giveaway Official Rules and W-9 to Providence Bank, will Providence Bank open the Certificate of Deposit as outlined above. Each winner will have fourteen (14) calendar days from notification to accept the Prize. If a winner fails to accept the Prize within such period, the winner shall forfeit their Prize and any expectation of receipt thereof. Providence Bank is not responsible for, or liable for, any inaccuracy in any information supplied by any Participant.

5. General Conditions:

(a) THIS PROMOTIONAL GIVEAWAY IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW. All local, state, and federal laws apply.

(b) By submitting an Entry Form, the winner accepts and agrees to be bound by these Official Rules and any interpretations and decisions of Providence Bank, whose decision shall be final.

(c) All entries become the property of Providence Bank.

(d) All entries are subject to verification and are automatically void and will be rejected if forged, altered, defaced, tampered with, were generated by any automated means, photocopied or otherwise mechanically reproduced, irregular in any way, irregularly obtained, or if they contain errors or omissions.

(e) Each Prize winner must sign a Providence Bank 2026 "20th Anniversary" Promotional Giveaway Official Rules and a W-9 before Providence Bank will deliver the Prize. Failure to sign the Providence Bank 2026 "20th Anniversary" Promotional Giveaway Official Rules and a W-9 will void such winner's entry and any Prize award will be void.

(f) By signing the Providence Bank 2026 "20th Anniversary" Promotional Giveaway Official Rules, a winner grants a full release from liability and consent to use the winner's name, picture, likeness, and/or voice for promotional and publicity purposes.

(g) Tax liability, if any, is the sole responsibility of the winner. Providence Bank will file the appropriate forms with the appropriate tax authorities for the applicable calendar year(s), and the winner must certify that he or she is not subject to back-up withholding, or Providence Bank will follow the rules requiring back-up withholding.

(h) Providence Bank, Providence Bank's affiliates and their respective directors, officers, employees, contractors, agents, and representatives (together the "Sponsor Group") shall not be liable for any event, inquiry or damage related to or resulting from entering the Promotional Giveaway or winning a Prize. By entering the Promotional Giveaway, Participants irrevocably release and hold the Sponsor Group harmless from any and all

damages and claims of any kind in connection with the Promotional Giveaway or resulting from acceptance, possession, or use of the Prize. Neither Providence Bank, nor any of its affiliates, distributors, subsidiaries, advertising and promotional agencies, suppliers of promotional materials and services and any other Participant in this Promotional Giveaway shall be liable for the Prize winner's loss or injury, whether to property, reputation or person, incurred as a result of participating in this Promotional Giveaway, or using the Prize awarded.

(i) By entering the Promotional Giveaway, each winner irrevocably releases and agrees to indemnify the Sponsor Group again any and all liability, 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 this Promotional Giveaway or acceptance, use of or inability to use, or participation in or inability to participate in Promotional Giveaway 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 theory.

(j) A Prize may not be substituted, transferred, or exchanged.

(k) It is the sole responsibility of the Participant to notify Providence Bank in writing if the Participant changes his/her phone number or mailing address. To notify Providence Bank of a change of address, email address or telephone number, write "Providence Bank 2026 "20th Anniversary" Promotional Giveaway," c/o Providence Bank, PO Box 7727, Rocky Mount, NC 27804

(l) Providence Bank is not liable for unsuccessful efforts to notify any winner.

(m) By registering to enter the Promotional Giveaway, Participants affirm that they have read and accepted these Official Rules. The laws of the State of North Carolina apply to and govern this Promotional Giveaway, and any claims must be raised and resolved in the State of North Carolina.

(n) If you have a disability and wish to request reasonable accommodation or other assistance with entering the Promotional Giveaway, please contact your nearest Providence Bank branch.