

USB 2027 Calendar Contest for Lake & Sumter County High School Students

OFFICIAL RULES

1. Overview & Purpose

United Southern Bank (“USB”), in partnership with AP Creative Branding Studio (“AP”), is sponsoring a visual arts contest for high school students in Lake and Sumter Counties, Florida. Thirteen (13) winning artworks will be selected to appear in USB’s 2027 wall calendar—one featured on the cover and twelve featured inside, one for each month. Each winning artist will receive a US\$100 cash prize and recognition in the printed calendar. They will be honored at a gallery reception, where their artwork will be framed for display and the calendar cover winner will be revealed. Throughout 2027, their artwork will be displayed in a USB branch.

A separate Community Choice Award, selected by public vote from among the 13 featured artworks, will award an additional US\$250 to one artist, as detailed in separate rules. The 2027 USB calendars will be released to the public by September 1, 2026. The Community Choice Award will take place on or before October 15, 2026.

2. Eligibility

- The contest is open to Lake or Sumter County, Florida residents who are currently enrolled* in grades 9 through 12 at any public, private, or homeschool program.

*“Currently enrolled” means the student resides in Lake or Sumter County, Florida and is actively enrolled in grades 9 through 12 at any public, private, or homeschool program at the time of their submission.

- Each artist may submit up to two (2) original artworks, each with its own completed entry form.
- All artwork must be created solely by the student entrant. Collaborative or group submissions are not permitted.
- Submitted artwork must be original and may not have been previously published, exhibited publicly, sold, licensed, or used in any promotional, commercial, or contest materials. Classroom assignments are permitted only if the work has not been publicly displayed for a contest or used for promotional purposes. By submitting, the entrant affirms the work’s originality and non-prior use and agrees that any breach is grounds for disqualification.

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- Children of United Southern Bank and AP Creative Branding employees who meet all eligibility requirements may participate. See item 6 “Judging & Selection” below.
- No purchase or account with United Southern Bank is necessary to enter or win. This contest is void where prohibited by law.

3. Submission Period & Key Dates

- Entry window: November 1, 2025 – May 1, 2026. Artwork must be hand-delivered to a USB branch during that branch’s regular operating hours (hours vary by location).
- A printed entry form must be fully completed and submitted along with the artwork at the time of drop-off. Entry forms will be available at all USB branches and for download on the USB website at unitedsouthernbank.com/art-contest once the contest opens.
- Each entry form must be signed by the student artist and by a parent or legal guardian, if the artist is under 18 years of age.
- Judging will occur in May 2026, with winners notified by May 31, 2026.
- A gallery reception celebrating the winners will take place in September 2026 (exact date/location TBD), and calendars will be released in September 2026.
- A separate Community Choice Award contest will run during September 2026. This contest has separate rules, which will be published at unitedsouthernbank.com/art-contest once the contest opens. The winner will be announced in October 2026.

4. How to Enter

- Eligible students may enter this contest by dropping off their original artwork at any United Southern Bank (USB) branch between November 1, 2025, and May 1, 2026, during that branch’s regular operating hours (hours vary by location).
- Each submission must be accompanied by a printed entry form fully completed and signed by the student artist and parent or legal guardian, if under 18 years of age.

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- Entry forms will be available for download online and in person at all USB branches once the contest opens.
- Late or incomplete submissions, or entries dropped off outside branch hours, will not be accepted.

5. Artwork Requirements

- Artwork must be the student's original, two-dimensional creation in a traditional medium such as acrylic, watercolor, oil, pastel, graphite, charcoal, marker, or mixed media.
- Required size: 8.5 X 11 inches. Artwork must be flat, unframed, and ready for handling (dry and stable). Artists should keep in mind the artwork will be printed in landscape view.
- To preserve blind review, the artist's name or signature must not appear anywhere on the front of the artwork. (The artist's name, grade, and school will be displayed in the calendar to identify their work if selected.)
- Digital-only artwork (including computer-generated or AI-generated works) is not eligible.
- Mixed media and collage are permitted.
- Entries must be appropriate for a family audience. Disallowed content includes: obscene, defamatory, harassing, hateful, or excessively violent imagery; depictions of illegal activity; third-party logos/brands/trademarks not created by the entrant. No political or social justice messaging is permitted.
- USB/AP may request process sketches or work-in-progress images to verify originality. Failure to provide, or evidence of infringement or plagiarism, is grounds for disqualification.

6. Judging & Selection

Judging will take place in two (2) phases to ensure fairness and alignment with USB's community-focused values.

Phase One: Internal Screening

An internal screening panel, composed of two (2) USB and two (2) AP staff members, will conduct an initial blind review to confirm the artwork has a family-friendly, community-oriented tone.

- Up to fifty (50) artworks may advance to the independent judging panel for artistic evaluation. If there are more than fifty (50) entries, the internal

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screening panel may narrow the entries down to fifty (50) for the final judging panel to review.

- This internal screening is performed without access to entrant names or identifying information and serves only to confirm eligibility and appropriateness—not to score, rank, or select winners.

Phase Two: Independent Judging Panel

All final judging and prize determinations are made by an independent panel of three (3) to five (5) qualified* judges through a blind judging process with no access to entrant identities.

*A “qualified judge” is an individual with relevant education or professional experience in the visual arts—such as an art instructor, practicing artist/designer, curator, or arts professional—who has no employment, contractual, or familial relationship with United Southern Bank or AP Creative Branding.

Thirteen (13) total winners will be selected: one (1) artwork for the calendar cover and twelve (12) artworks for each month. Alternates may be selected if a winner is unable to participate.

Once winners and/or alternates are selected, the USB/AP initial screening panel will confirm the artist’s eligibility obligations have been met. In the event that the work is determined to be ineligible, then the first alternate will be selected in their place.

7. Notification & Verification

Winning artists will be notified via email or phone by May 31, 2026. Parent or guardian permission must be confirmed for any minor winners prior to publication. Failure to respond, provide required materials, or consent paperwork by the stated deadline may result in forfeiture and substitution.

If an entrant’s contact information changes after submission, it is the entrant’s responsibility to notify AP promptly to ensure eligibility for notification and prize delivery.

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USB/AP may, in their discretion, reassign cover/month placements during production for layout or print-quality reasons (prizes remain unchanged).

8. Prizes

- Thirteen (13) winners: Twelve (12) monthly winners and one (1) calendar cover winner; US\$100 awarded to each during the gallery reception in September 2026.
- Winners will be entered into a Community Choice Award (public vote among calendar artworks) in September, 2026; one (1) winner will receive US\$250.

9. Rights & License to Use

- Entrant (and parent/guardian, if minor) retains ownership and copyright.
- By submitting an entry, the artist (and parent/guardian, if minor) grants USB and AP permission to display the original artwork at any USB or AP location from the time of submission through the end of 2027, for the purpose of showcasing the work in connection with the release and promotion of the 2027 USB Calendar.
- USB/AP may crop, resize, color-correct, or make minor technical adjustments for reproduction; no material alteration of composition without consent.
- USB/AP will make reasonable efforts to credit the artist (name, school, city) when practicable.

10. Delivery, Handling & Return of Artwork

- USB/AP will exercise reasonable care while works are in their custody; however, USB/AP are not responsible for loss or damage during their custody or occurring during shipment or transport to/from USB/AP or outside their custody.
- Non-selected artwork must be picked up at the USB branch in which it was submitted between July 1, 2026 and July 31, 2026. **Unclaimed works after thirty (30) days may be deemed abandoned and be disposed of.**
- Selected works will be kept in USB/AP possession through the end of 2027. Entrants can pick up their work between January 1 and January 30, 2028 at the branch in which the art was initially submitted.

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11. Disqualification

- Entries that fail to meet eligibility, format, size, or content requirements may be disqualified. USB/AP reserves the right to disqualify any work deemed incomplete or inappropriate.
- Entries that infringe third-party rights (copyright, trademarks, publicity, privacy) are prohibited.
- USB/AP may disqualify entries that are incomplete, late, corrupted, or otherwise violate these Rules.
- USB/AP may disqualify entries for ineligibility, infringement, plagiarism, prior commercial or promotional use, incomplete forms, inappropriate content, unsafe materials, or failure to meet deadlines. USB/AP may also remove any entry later found to violate these rules.

12. Publicity Release

By accepting a prize, winners consent to USB/AP's use of their name, school, city, likeness, and statements in promotional materials related to the contest, without additional compensation where permitted by law. For minors, publicity use will follow standard parental consent obtained on the entry form. USB/AP will not publish student contact information.

13. Limitation of Liability

USB and AP are not responsible for technical failures of any kind; unauthorized human intervention; or any injury or damage to persons or property arising from participation. Except where prohibited, entrants agree that USB/AP's aggregate liability shall not exceed the value of prizes awarded (\$1,550 total in prizes).

USB and AP are not responsible for technical failures, delays, or unauthorized intervention. USB/AP are not liable for delays or changes caused by events beyond their control (including acts of God, supply chain disruptions, labor issues, or print vendor problems). USB/AP reserves the right to adjust production schedules, gallery dates, or calendar release timing; prizes will not be reduced due to such adjustments. By participating, entrants agree that USB/AP's total liability shall not exceed the value of prizes awarded.

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14. Disputes & Governing Law

This contest is governed by the laws of the State of Florida. Disputes will be resolved in Lake or Sumter County courts. If any provision is found invalid, the remainder remains effective.

15. Privacy

Personal information will be used solely for contest administration, notification, and crediting of artists. USB/AP will not sell or share personal data. Personal information will be used only for contest administration, notification, crediting of artists, and required tax reporting, if applicable.

16. Sponsor & Administrator

- Sponsor: United Southern Bank (USB).
- Administrator: AP Creative Branding Studio (AP), on behalf of USB.
- Contact:

Kasey Hobbs

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Ali Bias

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