

Holiday Sweepstakes 2023 Official Rules

NO PURCHASE OR BANKING RELATIONSHIP IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL APPLICABLE LAWS AND REGULATIONS APPLY AND THIS SWEEPSTAKES IS VOID WHERE PROHIBITED.

Eligibility: Magnifi Financial Holiday Sweepstakes (the "Sweepstakes") is open to natural persons who are at least 18 years old at the time of entry and whose principal place of residence lies within Minnesota, North Dakota or Wisconsin. Employees of Magnifi Financial, all persons and parties in any manner involved with the sweepstakes or administration of the Sweepstakes, and all related or affiliated persons and entities of them, and the family members (spouses, domestic partners, parents, siblings, children, grandparents and any "step" of each) of any of the foregoing, and all persons residing in their same household of any of them, are not eligible.

Sponsor: The Sweepstakes is sponsored by Magnifi Financial (Sponsor), whose address is 20 4th Avenue SE, Melrose, MN 56352.

Agreement to Official Rules: An entrant's participation in the Sweepstakes constitutes the entrant's full and unconditional agreement to these Official Rules and Sponsor's decisions relating to the Sweepstakes administration, which are final and binding.

Sweepstakes Period & Entry Submissions: One entry can be made by:

1. Automatic Entry: Each lawful non-ATM use of the entrant's Magnifi Financial debit card or credit card between the dates of November 23, 2023 and December 21, 2023 (the Sweepstakes period).
2. Submitting by U.S. mail one original handwritten 3" x 5" index card with the entrant's name, address, city, state, zip code, valid telephone number (where the entrant can be reached on a weekday, between 8:00 a.m. and 5:00 p.m.), and the words "Holiday Sweepstakes" and mailed in a properly posted envelope to: Magnifi Financial, ATTN 2022 Holiday Sweepstakes, 20 4th Ave SE, Melrose, MN 56352. All mailed entries must be postmarked on or after November 23, 2023 and must be received by the Sponsor by Entry Deadline for an entry into the weekly \$100 Prize drawing and by December 21, 2023 for an entry.

Only one mailed entry per envelope will be accepted. All mailed entries must be original handwritten entries and no mechanical reproductions of entries will be permitted. Sponsor is not responsible for lost, late, incomplete, illegible, misaddressed, or otherwise misdirected entries that are processed late or incorrectly or are lost due to equipment malfunction or error. Each Qualifying Entry submitted using either of said two methods and made in compliance with these

Official Rules has the same chance of winning. Each Qualifying Entry constitutes that entrant's consent to participate in this Sweepstakes and consent for Sponsor to obtain and deliver the entrant's name, address, e-mail address, telephone number and other information to Sponsor for the purpose of administering this Sweepstakes and for other uses by Sponsor as permitted by applicable law.

Qualifying Entries: Members are entered based on purchases made on a Magnifi Financial debit or credit card. A purchase is a point-of-sale transaction. ATM transactions do not qualify.

Entry Ownership: Entries, whether or not properly or timely submitted, will not be acknowledged or returned. Entries and submissions made with entries shall be the sole and exclusive property of Sponsor as of the time of submission.

Odds: Odds of winning depend on the number of entries received. All entries have an equal chance of winning.

\$100 Prize: "\$100 Prize" means a prize of \$100 cash in the form of a gift card to be awarded for each of the weeks during the 4 successive weekly periods, beginning November 23, 2023 and continuing to include December 21, 2023. (96) Prizes of \$100 will be awarded during the promotional period. Members may have an unlimited number of entries but eligible entrants are only eligible to win one \$100 prize through the duration of the contest.

Claiming the Prize Money: Prize money of \$100.00 or more is self-reported on 1040 line 21. For more information regarding your specific tax situation, please consult a tax professional.

Winner Selection: Winners shall be selected using a random selection method from all pooled Qualifying Entries:

- (1) For a \$100 Prize, within the week immediately following the applicable entry deadline for that prize week.

Sweepstakes Suspension; Disqualifying Entries: If the administration of the Sweepstakes is impaired in any way, including, but not limited to fraud, virus, bug, worm, unauthorized human intervention or technical problem or issue, or if the Sweepstakes is unable to proceed as planned for any other reason, Sponsor may, in its sole discretion, either (a) suspend the Sweepstakes to address the impairment and then resume the Sweepstakes in a manner that best conforms to the spirit of these Official Rules, or (b) terminate the Sweepstakes and, in the event of termination, award the Prize at random from among the eligible, non-suspect entries received up to the time of the impairment. Sponsor reserves the right to, in its sole discretion, disqualify any entrant who has tampered with the operation of the Sweepstakes or to is acting in violation of these Official Rules. Sponsor reserves the right to seek damages, including attorney's fees, and all other available lawful remedies against any party or person who, using any manner or method, tampers

with or attempts to tamper with, damage, or destroy the operation or administration of the Sweepstakes.

Release and Limitations of Liability: ALL ENTRANTS RELEASE, DISCHARGE, AND AGREE TO INDEMNIFY AND HOLD HARMLESS, SPONSOR, AND ANY SWEEPSTAKES PROMOTER OR PARTICIPANT, AND THEIR RESPECTIVE MANAGERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, PARENTS, SUBSIDIARIES, AFFILIATES, AGENTS AND REPRESENTATIVES FROM AND AGAINST ANY LIABILITY FOR ANY DAMAGE, INJURY, DEATH OR LOSS TO ANY PERSON OR PROPERTY OF ANY KIND RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY FROM ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, ANY PORTION THEREOF OR PARTICIPATION IN ANY SWEEPSTAKES RELATED ACTIVITY OR PARTICIPATION IN THIS SWEEPSTAKES. Entrants waive the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages. to the full extent permitted by law, neither Sponsor nor anyone involved in the sweepstakes or administration of the Sweepstakes be responsible or otherwise liable for any damages or losses of any kind, including direct, indirect, incidental, consequential or punitive damages related to the sweepstakes, including any access to or use of the website or any downloading from or printing material from the website. Everything on Sponsor's website and Facebook Page is provided "as is" without warranty of any kind, either expressed or implied, including implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

Disputes: Except where prohibited by law, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the Minnesota District Court at St. Cloud, Minnesota. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrants' rights and obligations, or the rights and obligations of Sponsor in connection with the Sweepstakes shall be governed by and be construed in accordance with the laws of Minnesota, without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction other than Minnesota.

Privacy: Except as provided in the license granted herein, information collected from entrants is subject to sponsor's privacy policy.

Winner Information: To obtain a paper copy of the winner's name or of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Magnifi Financial, Attn: "2023 Holiday Sweepstakes", 20 4th Avenue SE, Melrose, MN 56352.