

MidFirst Bank
2025 Ultimate Game Day Experience Sweepstakes
Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE OR PAYMENT WILL NOT INCREASE OR IMPROVE YOUR CHANCES OF WINNING.

ELIGIBILITY. The Ultimate Game Day Experience Sweepstakes (the Sweepstakes) is only open to entrants who, as of the entry date, are permanent legal residents of Arizona who are at least eighteen (18) years old. The Sweepstakes is void outside the eligible Sweepstakes territory and where prohibited or restricted by law. Employees, officers and directors of MidFirst Bank (Sponsor) and its parents, subsidiaries, affiliates (including, without limitation) divisions, advertising and promotion agencies and the immediate families (defined as parents, spouses, children, siblings, grandparents and their respective spouses) or members of the same household (whether related or not) of each such employee, officer and director, are not eligible to enter. The Sweepstakes, and any website pages and advertisements relating thereto, is intended for viewing only within the eligible sweepstakes territory, and entrants must be present in the eligible Sweepstakes territory at the time they enter.

TIMING. The Sweepstakes consists of three (3) Drawings (defined in Section 5) with three (3) entry periods, the “Football Entry Period”, the “Basketball Entry Period” and the “Shopping Spree Entry Period” defined below.

- For entry into the “Football Drawing,” entries must be received between 12:00 a.m. Central Time (CT), September 1, 2025, and 11:59 p.m. CT, October 25, 2025 (the “Football Entry Period”).
- For entry into the “Basketball Drawing,” entries must be received between 12:00 a.m. CT, October 25, 2025, and 11:59 p.m. CT, December 31, 2025 (the “Basketball Entry Period”).
- For entry into the “Shopping Spree Drawing,” entries must be received between 12:00 a.m. CT, September 1, 2025, and 11:59 p.m. CT, December 31, 2025 (the “Shopping Spree Entry Period”).
- Sponsor’s computer is the official timekeeping device for the Sweepstakes.

HOW TO ENTER. There are two (2) ways to enter the Sweepstakes:

ENTRY USING DEBIT/CREDIT CARD TRANSACTIONS. To enter using a MidFirst Bank debit or credit card, entrants must register their MidFirst Bank debit or credit card for either the Football Drawing, the Basketball Drawing or the Shopping Spree Drawing and must use their registered debit or credit card to make purchases during the applicable Entry Period. Each purchase that is posted during the Entry Period (defined above) will earn one (1) entry into the Sweepstakes Drawing, subject to the limits on entry described below. To register a MidFirst Bank debit or credit card, entrants must visit midfirst.com/game-day-az or midfirst.com/shopping-spree during the Entry Period, complete the online registration form and submit it in accordance with the on-screen instructions. A debit or credit card must be registered to be eligible for entries into the Sweepstakes. Each purchase made with a registered debit or credit card will receive one (1) entry into the Drawing, subject to the limits on entry described below. Only debit cards tied to consumer checking accounts and consumer credit cards are eligible for registration into the sweepstakes. Debit cards tied to MidFirst Bank business accounts are not eligible for registration. Business and commercial credit cards are not eligible for registration.

ENTRY BY MAIL. To enter by mail, during the Entry Period, entrants must hand print the following information on a 3 x 5 inch piece of paper and send it by United States mail in a sealed envelope no larger than 9 1/2 x 4 1/4 inches (a #10 envelope) with correct postage to Ultimate Game Day Experience Sweepstakes – Entry, c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750: full name, complete home address, day and evening

phone numbers, email address, age and team experience of your choice. All mail entries must be received by Sponsor during the applicable Entry Period outlined in the “**Timing**” section above. No facsimiles, photocopied or mechanically reproduced entries are allowed. Use of any automated system to submit entries is prohibited and will result in disqualification. Each mail entry may be directed to only one (1) Drawing.

LIMITS AND CONDITIONS FOR ENTRY. Entries in the Sweepstakes are limited to five hundred (500) entries per debit or credit card (regardless of method of entry) or address (mailing). All entries, regardless of method of entry, must be received by Sponsor during the Entry Period. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of mailing or online submission will not be deemed to be proof of receipt of entry by Sponsor. All entrants and entries are subject to verification prior to the awarding of a prize, as are the eligibility, age and other claims of information provided by a potential prizewinner. Entrants will cooperate with Sponsor and its representatives in connection with any and all verification activities.

AGREEMENT TO OFFICIAL RULES AND DECISIONS. By participating in the Sweepstakes, each entrant fully and unconditionally agrees to be bound by and accepts these Official Rules and the decisions of Sponsor (including, without limitation, decisions regarding eligibility of entries, the selection of entrants and the winner and the awarding of the prize), which are final and binding in all respects.

DRAWING, ODDS AND NOTIFICATION. This Sweepstakes consists of three Drawings: the “Football Drawing,” which offers entrants the chance to win the Football Drawing Prize defined below, the “Basketball Drawing” and the “Shopping Spree Drawing,” one per experience, which offers entrants the chance to win one of the Prizes defined below. Immediately following the end of the Entry Period (10/25/25 for the Football Entry Period and 01/1/26 for the Basketball and Shopping Spree Entry Periods), Sponsor will randomly select a potential winner for each Prize from among all eligible entries received by Sponsor through all methods of entry for a total of three (3) potential Sweepstakes winners. Odds of winning a prize depend on the number of eligible entries received by Sponsor in the Sweepstakes. The entrant selected must comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. The potential winner will be notified by phone, mail, courier and/or email. The potential winner will be required to execute and return to Sponsor a notarized Affidavit of Eligibility, a Liability Release and, except where prohibited by law, a Publicity Release (an Affidavit/Release) in the form(s) provided by Sponsor in order to claim his/her prize. The Affidavit/Release must be returned to Sponsor by the date and/or time indicated within the Affidavit/Release. If the potential winner cannot be contacted within forty-eight (48) hours of the first attempt to contact him/her, or if the potential winner fails to return the Affidavit/Release within the specified time, or if any prize or prize notification is returned as undeliverable, or if the potential winner is found to be ineligible, or if the potential winner does not comply with the Official Rules, then the potential winner may be disqualified and an alternate winner selected by Sponsor in his/her place at random from among all eligible non-winning entries received by Sponsor for the Sweepstakes. In such event, an alternate potential prizewinner will be notified as described above and will be required to return the required documents to Sponsor as described above; provided, however, Sponsor may alter the above timing to meet its Sweepstakes schedule and, due to such schedule, Sponsor may be unable to award the prize in this Sweepstakes.

PRIZE. Subject to the terms and conditions of these Official Rules, three (3) different prize packages will be awarded in this Sweepstakes (each a prize; one (1) prize will be awarded per experience selection, and one (1) prize will be awarded to each winner selected. One (1) prize selection will be made in the Football Drawing, one (1) prize selection will be made in the Basketball Drawing and one (1) in the Shopping Spree Drawing. The approximate retail value of each prize is:

- a.) One (1) Arizona Athletics Football themed experience valued at one thousand dollars (\$1,000)
- b.) One (1) Arizona Athletics Basketball themed experience valued at one thousand two hundred dollars (\$1,200)
- c.) One (1) shopping spree valued at one thousand five hundred dollars (\$1,500).

Prize packages (a) and (b) shown above include a five hundred dollar (\$500) Visa® Gift Card, four (4) tickets to attend the applicable football or basketball game at a date and time selected by Sponsor in its sole discretion, and other goods, services and/or experiences, the total of which are valued in the amounts described above. Prize package (c) shown

above includes three Visa® Gift Cards in the amount of five hundred dollars (\$500) each for a total value of one thousand five hundred dollars (\$1,500).

Each prize is nontransferable, non-assignable, nonnegotiable and not redeemable for cash or credit. Each prize must be accepted as awarded. Each prize is awarded AS IS with no warranty, representation or guarantee, express or implied, in fact or in law, made by Sponsor or for which Sponsor shall be liable, including, without limitation, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. There will be no prize substitutions, except by Sponsor, who reserves the right (but has no obligation) to substitute a prize (or a component thereof) with another prize of equal or greater value (including cash) if the prize (or a component thereof) is not available for any reason as determined by Sponsor in its sole discretion. Unused components of each prize shall be forfeited and have no redeemable cash value. Each winner is solely and fully responsible for any and all costs, fees, taxes, assessments and expenses associated with each prize award, redemption, receipt and use, including, without limitation, all federal, state and local taxes on the prize. If applicable, each winner will be issued an IRS Form 1099 for the actual retail value of the prize. Winners waive the right to assert as a cost of winning a prize, any and all costs of verification and redemption or travel to redeem the prize. Noncompliance with any of the foregoing and any other condition of this Sweepstakes may result in disqualification and forfeiture of prize, in which case, no consideration will be awarded. **LIMIT: One (1) prize per person or address (physical or email) in this Sweepstakes.**

PUBLICITY. Except where prohibited by law, participation in the Sweepstakes constitutes winner's consent to Sponsor's (and its designees', successors' and assigns') use of winner's name, biography, likeness, voice, photographs, video, opinions, statements, hometown, state and country for advertising, promotional and publicity purposes in any manner or media (including, without limitation, online, whether on Sponsor's own website, social media, or otherwise), worldwide, in perpetuity, and without further payment, consideration, notice, review or consent. Participation in the Sweepstakes further constitutes the winner's consent to Sponsor's inclusion of the winner's name on the Winner List, as set forth in these Official Rules, and dissemination of the Winner List as contemplated by the Official Rules. By participating in the Sweepstakes, the winner waives any and all potential claims under applicable financial privacy laws based on the use of his or her identifying information and attributes as described in this Paragraph.

GENERAL CONDITIONS. Sponsor reserves the right, in its sole discretion, to terminate, modify or suspend the Sweepstakes if, in Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if viruses, bugs, unauthorized intervention, fraud, technical difficulties or failures, or any other factor beyond Sponsor's reasonable control corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes. In such event, Sponsor reserves the right (but does not have the obligation) in its sole discretion to award prizes at random from among eligible, non-suspect entries received up to the time of suspected impairment. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes, or to be acting in violation of these Official Rules, or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately damage any website or undermine the legitimate operation of this Sweepstakes is a violation of criminal and civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision or any other provision of these Official Rules. Sponsor reserves the right to terminate this Sweepstakes for any reason.

RELEASE. By entering, each entrant forever and irrevocably releases and holds harmless Sponsor and its parents, subsidiaries and affiliates, and their respective agents, advertising and promotion agencies, affiliates, Sweepstakes partners and prize suppliers and prize venues and all of their respective employees, officers, directors, shareholders and agents from and against all claims, damages or liabilities arising in whole or in part, directly or indirectly, from entrant's participation and/or entry in the Sweepstakes and/or entrant's award, receipt or use of any prize awarded in the Sweepstakes.

LIMITATIONS OF LIABILITY. Sponsor is not responsible for: (a) incorrect or inaccurate transcription of entry information or late, lost, stolen, unintelligible, illegible, damaged, mutilated, altered, incomplete, misdirected or

postage due entries or entries received through impermissible or illegitimate channels, all of which will be disqualified; (b) technical failures of any kind, including but not limited to the malfunctioning of any telephone, computer online systems, computer equipment, website, server provider, network, hardware or software; (c) the unavailability or inaccessibility of any website or service; (d) unauthorized intervention in any part of the entry process or the Sweepstakes; (e) printing, typographical, electronic or human errors that may occur in the offer or administration of the Sweepstakes or the processing of entries; or (f) any injury or damage to persons or property, including, but not limited to, entrant's computer, which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or from viewing, playing or downloading any material from Sponsor's website(s), regardless of whether the material was prepared by Sponsor or a third party, and regardless of whether the material is connected to Sponsor's websites by a hypertext link.

DISPUTES. Entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prizes awarded shall be resolved individually, without resort to any form of class action, and solely and exclusively in federal or state courts located in Oklahoma City, Oklahoma; entrant submits to sole and exclusive personal jurisdiction to said courts in the state of Oklahoma for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (c) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of entrant or Sponsor in connection with the Sweepstakes shall be governed by, and construed in accordance with, the laws of the state of Oklahoma, without giving effect to any choice of law or conflict of law rules or provisions (whether of the state of Oklahoma, the United States or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the state of Oklahoma.

DATA COLLECTION. Entrants provide personal information to Sponsor and its designees when they enter the Sweepstakes. Sponsor and its designees collect this information and use it to (a) administer this Sweepstakes and (b) for market research and for other marketing purposes. Sponsor and its designees may share this information with third parties who need access to this information to perform services on Sponsor's behalf. In the event of any conflict between the Privacy Policy and these Official Rules, these Official Rules shall govern.

OFFICIAL RULES. These Official Rules are available at midfirst.com/rules-az or by sending a self-addressed postage-stamped envelope to Ultimate Game Day Experience Sweepstakes – Rules Request, c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750.

WINNER LIST. To request a list of the Sweepstakes winners, send a self-addressed postage-stamped envelope to Ultimate Game Day Experience Sweepstakes – Winner List Request, c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750. Requests for winners must be received by February 15, 2026.

SPONSOR. The sponsor of the Sweepstakes and the address at which the Sponsor may be contacted is MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750.