

MidFirst Bank
“Zelle® and Debit Card Usage Sweepstakes”
Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

- **ELIGIBILITY.** The “Zelle® and Debit Card Usage Sweepstakes” (the “Sweepstakes”) is only open to entrants who, as of the entry date, are enrolled at the University of Central Oklahoma (“UCO” or “University”). 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.

- **TIMING.** The Sweepstakes entry period begins at 12:01 a.m. Central Time (“CT”) on [8/01/2025] and ends at 11:59 p.m. CT on [9/15/2025] (the “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:

- **ENTER USING DEBIT CARD and ZELLE® TRANSACTIONS:** MidFirst Bank UCO Central ID debit cardholders are automatically entered with each debit card purchase or Zelle® transaction that is posted during the applicable Entry Period (defined above) and will automatically earn one (1) entry into the Sweepstakes, subject to the limits on entry described below. Only debit card purchases tied to consumer checking accounts are eligible for the Sweepstakes. Debit cards tied to MidFirst Bank business accounts are not eligible. *You should not use the Zelle® service to send money to recipients you do not know or do not trust.*

- **ENTER BY MAIL:** During the Entry Period, hand print your full name, complete home address, day and evening phone numbers, email address (if any) and age on a 3” x 5” piece of paper and send it by United States mail in a sealed envelope no larger than 9 1/2" x 4 1/4" (a #10 envelope) with correct postage to “Zelle® and Debit Card Usage Sweepstakes - Entry,” c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750. All mail-in entries must be received by Sponsor during the Entry Period. No facsimiles, photocopied or mechanically reproduced entries allowed. Use of any automated system to submit entries is prohibited and will result in disqualification.

- **FOR ALL ENTRIES:** Entries in the Sweepstakes are subject to the following limits:

- No more than twenty-five (25) entries per debit card or deposit account tied to Zelle®.
- No more than twenty-five (25) entries per person.
- No more than twenty-five (25) entries per address.

Transactions qualifying as entries include purchases and Zelle® transactions and are subject to applicable limits. All entries, regardless of method of entry, must be received by Sponsor during the applicable 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; NOTIFICATION.** On or before **9/16/2025**, Sponsor will randomly select one (1) potential winner from among all eligible entries received by Sponsor through all methods of entry. 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 in person, by phone, mail, video conferencing, 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 seventy-two (72) 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 will be 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, **one (1) prize** will be awarded in this Sweepstakes. The approximate retail value ("ARV") of the prize is five hundred dollars (\$500). The prize consists of one (1) five-hundred-dollar MidFirst Bank gift card or cashier's check to the winner. 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. The winner will be issued an IRS Form 1099 for the actual retail value of the prize.

- **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 promotional purposes in any manner or media (including, without limitation, online), worldwide, in perpetuity, and without further payment, consideration, notice, review or consent. Participation in the Sweepstakes also constitutes winner's consent to release of his/her name on the Winner List as set forth below.

- **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.

- **RELEASE.** By entering, each entrant forever and irrevocably releases and holds harmless Sponsor and its parents, subsidiaries, affiliates and their respective agents, advertising and promotion agencies, affiliates, Sweepstakes partners and prize suppliers 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 which 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 of 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. Sponsor may also share this information with select marketing partners, who may use it to contact entrants with information and offers they believe will be of interest to entrants. 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 the Sweepstakes section of the website, located at midfirst.com/uco-sweepstakes, at participating Sweepstakes entry locations (while supplies last) or by sending a self-addressed postage-stamped envelope to **"Zelle® and Debit Card Usage Sweepstakes – Rules Request,"** c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750.
- **WINNER LIST.** To request the name of the Sweepstakes winner, send a self-addressed postage-stamped envelope to **"Zelle® and Debit Card Usage Sweepstakes – Winner List Request,"** c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750. Requests must be received by **9/30/2025**.
- **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. Zelle® and Early Warning Services, LLC are not sponsors of this Sweepstakes. Zelle® is a registered trademark of Early Warning Services, LLC.