

**MidFirst Bank**  
**2026 MidFirst Credit Card**  
**Sweepstakes Official Rules**

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

**1. ELIGIBILITY.** The **2026 MidFirst Credit Card Sweepstakes** (the Sweepstakes) is only open to entrants who, as of the entry date, are at least 18 years old and who are permanent legal residents of Oklahoma, Texas, Arizona or Colorado. 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.

**2. TIMING.** There are 12 entry periods in this Sweepstakes, each an Entry Period, with the first Entry Period commencing at 12:01 a.m. Central Time (CT) on 1/1/2026, and the last ending at 11:59 p.m. CT on 3/31/2026. Entry Periods are shown in the table below. Non-winning entries received during an Entry Period will not carry forward to subsequent Entry Periods. Sponsor's computer is the official timekeeping device for the Sweepstakes.

<b>Entry Periods</b>	<b>Entry Period Dates</b> <i>(beginning 12:00:01 AM CT and ending 11:59:59 PM CT)</i>	<b>Mail-In Deadline</b>	<b>Drawing Dates</b>
Period 1	1/1/26-1/10/26	1/13/26	1/15/26
Period 2	1/11/26-1/17/26	1/20/26	1/22/26
Period 3	1/18/26-1/24/26	1/27/26	1/29/26
Period 4	1/25/26-1/31/26	2/3/26	2/5/26
Period 5	2/1/26-2/7/26	2/10/26	2/12/26
Period 6	2/8/26-2/14/26	2/17/26	2/19/26
Period 7	2/15/26-2/21/26	2/24/26	2/26/26
Period 8	2/22/26-2/28/26	3/3/26	3/5/26
Period 9	3/1/26-3/7/26	3/10/26	3/12/26
Period 10	3/8/26-3/14/26	3/17/26	3/19/26
Period 11	3/15/26-3/21/26	3/24/26	3/26/26
Period 12	3/22/26-3/31/26	3/31/26	4/2/26

**3. HOW TO ENTER.** There are two ways to enter the Sweepstakes:

**a. ENTRY USING A MIDFIRST CONSUMER CREDIT CARD.** Preregistration is required to register, visit [midfirstbank.com/register-cc](http://midfirstbank.com/register-cc) and complete the online form. Any card account opened on 1/1/2026 through 3/31/2026 is automatically registered. During each Entry Period, use your MidFirst Bank Secured, Platinum, Rewards or Signature Rewards Visa® consumer credit card (MidFirst Consumer Credit Card) for any purchase. Each card swipe is an entry into the drawing. Card swipes must be for transactions for goods or services. Cash advances, cash-equivalent transactions, ATM withdrawals, payments or credits are not considered as entries. Entries are subject to the limits set forth below.

**b. TO 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-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 2026 MidFirst Credit Card 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.

**c. LIMITS AND CONDITIONS FOR ENTRY.** Each entrant in the Sweepstakes is limited to 50 entries per Entry Period, regardless of method of entry. Only one winning entry per card account, per entry period. 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 transaction history will not be deemed 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 pieces of information provided by a potential prizewinner. Entrants will cooperate with Sponsor and its representatives in connection with any and all verification activities.

**4. 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.

**5. DRAWING; ODDS; NOTIFICATION.** For each Entry Period, five \$100 credits will be awarded and posted to the winning MidFirst Consumer Credit Card accounts.<sup>1</sup> If the MidFirst Consumer Credit Card balance exceeds \$100, the account credit will be applied to the outstanding balance, including any fees and interest that may have accrued. If the MidFirst Consumer Credit Card balance is less than \$100, the account credit will be posted and available for payment of future balances. The \$100 account credit will not be available for cash advances or other cash equivalent transactions. Five potential winners will be selected in a random drawing by Sponsor from among all eligible entries received on each of the drawing dates set forth in the chart above, for a total of 12 drawings. Drawings will be conducted by Sponsor, whose decisions will be final and binding in all matters relating to this Sweepstakes. The potential prizewinners will be notified by Sponsor via telephone, email and/or mail, courier or in person — method selected at Sponsor's

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<sup>1</sup>Winning mail-in entries will receive \$100 in a form chosen by Sponsor, in its sole discretion.

discretion. Subject to verification of eligibility and compliance with these Rules, the potential winners will be declared the official winners of the Sweepstakes. Odds of winning will depend on the total number of eligible entries received for each applicable Entry Period.

The selected entrant must comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. The potential winner may 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 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.

**6. PRIZE.** Subject to the terms and conditions of these Official Rules, **five prizes** will be awarded in this Sweepstakes every Entry Period for a total of 60 prizes during the Sweepstakes to qualifying entrants from Oklahoma, Texas, Arizona or Colorado. The value of each prize is \$100. The winners are 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 may be issued an IRS Form 1099 for the actual value of the prize. **TOTAL VALUE OF ALL PRIZES AWARDED IN THIS SWEEPSTAKES: \$6,000.**

**7. 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 the 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), 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 Winners List, as set forth in these Official Rules, and dissemination of the Winners 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.

**8. 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. Sponsor reserves the right to suspend, modify or cancel this Sweepstakes, in Sponsor's sole discretion, regardless of cause or circumstance. 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 at any time without notice.

**9. 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.

**10. 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.

**11. 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 SUCH LIMITATIONS OR EXCLUSIONS 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.

**12. 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. For more information about the ways Sponsor uses and shares personal information collected online through its website, please see the Privacy Notice of Sponsor. In the event of any conflict between the Privacy Policy and these Official Rules, these Official Rules shall govern.

**13. OFFICIAL RULES.** These Official Rules are available at the Sweepstakes/Contest section of the Sponsor's website located at [midfirst.com/midfirstsweepstakes](http://midfirst.com/midfirstsweepstakes), at participating Sweepstakes/Contest entry locations (while supplies last), or by sending a self-addressed postage-stamped envelope to 2026 MidFirst Credit Card Sweepstakes — Rules Request, c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750.

**14. WINNERS LIST.** To request a list of the Sweepstakes/Contest winners, send a self-addressed postage-stamped envelope to 2026 MidFirst Credit Card Sweepstakes — Winners List Request, c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73126-0750. Requests must be received by **4/15/2026**.

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