

MidFirst Bank
“Social Media Giveaway Sweepstakes”
Official Rules

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

1. ELIGIBILITY. The “Social Media Giveaway Sweepstakes” (the “Sweepstakes”) is open to residents or part-time residents of the United States commensurate with an Entry Period. Entrants must be eighteen (18) years of age or older as of their date of entry in this promotion in order to qualify. The Sweepstakes/Contest is void outside the eligible Sweepstakes/Contest territory and where prohibited or restricted by law. Employees, officers and directors of MidFirst Bank (“Sponsor”) and its parents, subsidiaries and 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. To be eligible for a prize, the entrant must be following MidFirst Bank (@midfirst) on Facebook or Instagram.

2. TIMING AND PRIZES. The entry period(s) for this Sweepstakes, as set forth in the table below (each an “Entry Period”), commence(s) at 8:00 a.m., Central Time on the first day of the Entry Period and ending at 11:59 p.m. Central Time on the last day of the Entry Period:

No.	Entry Period	Prize	ARV
1	December 1 - 5	One of three \$500 MidFirst Bank Visa® gift cards.	\$500

Sponsor’s computer is the official timekeeping device for the Sweepstakes.

Subject to the terms and conditions of these Official Rules, **three prizes** will be awarded in this Sweepstakes (the “prizes”) as set forth in the table above. The approximate retail value (“ARV”) of each prize is shown above. 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. Each winner will be issued an IRS Form 1099 for the actual retail value of his/her respective prize, as required by applicable law.

3. HOW TO ENTER. There is one (1) way to enter the Sweepstakes:

a. ENTER BY SOCIAL MEDIA: To enter using Facebook or Instagram, comment on the giveaway post with a "favorite holiday tradition." Additional entries can be earned for each friend tagged in the comments of the giveaway post, subject to the limits on entry described below.

b. LIMITS AND CONDITIONS FOR ENTRY. All entries must be received by Sponsor during the applicable Entry Period. All entries will not be acknowledged. 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. Social media comments that contain profane, obscene or disparaging content, gestures, or references are ineligible for entry. Sponsor reserves the right to reject any entry in its sole discretion.

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. On or before the first business day following the end of each Entry Period, Sponsor will randomly select three (3) potential winners from among all eligible entries received by Sponsor through all methods of entry for the applicable Entry Period. Odds of winning a prize depend on the number of eligible entries received by Sponsor during each Entry Period. 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 via private message on the respective social media platform for Facebook or Instagram. The potential winner must respond to the platform private message by sending Sponsor contact information as requested in the initial contact message within twelve (12) hours of the initial contact by Sponsor. Failure to respond to the initial platform private message within twelve (12) hours will result in forfeiture of any prize. Sponsor will contact the potential winner by telephone using the phone number provided by the potential winner. If Sponsor is unable to reach the potential winner using the phone number provided within forty-eight (48) hours of the time the potential winner provided the number, the potential winner will forfeit any prize. 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 no later than 5:00 PM CT on the fifth (5th) day following Sponsor's first date of contact via the social media platform. If the potential winner fails to return the Affidavit/Release timely, or if any prize or prize notification is returned as undeliverable or if the potential winner fails to answer or respond to any of Sponsor's contacts, 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 will 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. 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, voice, 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.

7. 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.

8. 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, Facebook, Meta, Instagram, any and all Sweepstakes partners, 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.

9. 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.

10. 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.

11. DATA COLLECTION. Entrants provide personal information to Sponsor and its designees when they enter the Sweepstakes. Facebook or Instagram may also collect information about you or your use of the respective social media platform, each in accordance with its own privacy policies. 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 MidFirst Bank Privacy Practices or Privacy Notice and these Official Rules, these Official Rules shall govern.

To enter using Facebook or Instagram, Entrants must be registered for the respective platform in compliance with the platform's terms and conditions, which are available at facebook.com/policies and help.instagram.com. An entrant must be the rightful owner (or have authorized use of the e-mail address) identified with the entrant's social media account. Multiple entrants are not permitted to share the same email address or social media account. Sponsor assumes no liability for any loss or claim you may incur as the result of your use of Facebook or Instagram.

12. OFFICIAL RULES. These Official Rules are available at the Sweepstakes/Contest section of the website, at Sponsor's Facebook fan page located at midfirst.com/giveawayrules, at participating Sweepstakes/Contest entry locations while supplies last or by sending a self-addressed postage-stamped envelope to "**Social Media Giveaway Sweepstakes — Rules Request**," c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73118.

13. WINNER LIST. To request the name of the Sweepstakes/Contest winners, send a self-addressed postage-stamped envelope to "**Social Media Giveaway Sweepstakes — Winner List Request**," c/o MidFirst Bank, P.O. Box 26750, Oklahoma City, OK 73118. Requests must be received within 60 days of the last date of the Entry Period specified above.

14. 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 73118. The "Social Media Giveaway Sweepstakes" hosted by MidFirst Bank is in no way sponsored, endorsed, administered by or associated with Facebook or Instagram or any of the prize venues or events.