

WBAL / WBAL.com
WBAL NewsRadio Bracket Challenge
Official Rules

1. GENERAL:

No purchase necessary. **MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.** Void where prohibited or restricted by law. This Contest is governed by all applicable federal, state, and local regulations. The **WBAL NewsRadio Bracket Challenge** (“Contest”) is sponsored by **WBAL NewsRadio** and **FedChoice Federal Credit Union**

2. ELIGIBILITY:

Contest is offered only to legal U.S. residents 18 years of age or older at the time of entry. Internet access is required in order to enter. Limit one Winner per household. Limit one Winner per immediate family. The term “immediate family” refers to parents, children, siblings, spouses, and in-laws, whether residing in the same household or not. Prize is non-transferable by winner. Contest is offered only to residents who reside within the **Baltimore, MD** Designated Market Area (“DMA”) as determined by Nielsen Media Research Services. Employees of **WBAL NewsRadio**, Hearst Television Inc., [FedChoice Federal Credit Union, Hearst Corporation, **We Monetize**, their parent, subsidiary, and affiliated companies, and their advertising or promotional agencies (collectively, the “Contest Entities”), and the immediate families or members of the same households of such individuals are not eligible. No groups, clubs, or organizations may participate in this Contest or reproduce or distribute any portion of these Rules to their members. Proof of age, identity, and eligibility must be furnished to Sponsor upon request. All entry form information must be complete and accurate. Sponsor will not award a prize to anyone not meeting eligibility requirements at the time of entry. Sponsor reserves the right to disqualify any entrant if these Contest Rules are not followed.

3. HOW TO ENTER:

By entering, you agree to comply with all applicable law and these Contest Rules, and you agree to abide by all decisions of the Sponsor. The Contest Entry Period begins at **12:00am** on Sunday, March 15th, 2020 and ends at **11:59pm** on Monday, April 6th, 2020. All times in these rules refer to **Eastern Time**.

To enter, log on to **wbal.com/bracket**, completely fill out and submit an electronic entry form. An entry must include an essay of no more than [Word Limit] words describing [insert description of essay topic]. Essays may not contain indecent, obscene, profane, or offensive language (“Objectionable Language”) as judged in the sole discretion of Sponsor. Sponsor reserves the right to reject or disqualify entries that contain Objectionable Language, entries containing essays that are more than [Word Limit] words, entries that fail to include an essay, entries containing essays that are not on topic, and entries that are objectionable or unacceptable for any other reason. Sponsor reserves the right to edit or

redact portions of essays in their sole discretion. All entries must be received during the Entry Period.

Sponsor will not verify receipt of entries. Entries become property of Sponsor and will not be returned. Limit one entry per person. Incomplete and multiple entries are void. Sponsor is not responsible for entries that are lost, late, misdirected, incomplete, incomprehensible, illegible, damaged, undeliverable or delayed. Photocopied and mechanically generated entries are void. Entries generated by any automated means are void. Electronic entries will be deemed to have been submitted by the authorized account holder of the e-mail address at the time of the entry. The authorized account holder is the person to whom the applicable internet service provider or other organization (such as a business or educational institution) has assigned the e-mail address. Online entrants must have valid e-mail address and it is entrant's responsibility to update Sponsor of any change in e-mail address.

The Registration Process

Each participant must complete the registration process to become eligible to play. The registration is a simple process that involves filling out your contact information, team name creation, and password selection. Once you create a member ID (your email address), choose a password, and select your team name, you will then be given the opportunity to start making your bracket selections.

Tournament Information

The Men's College Basketball Tournament starts runs March 19th 2020 at Noon ET and runs through the Championship game ending April 6th 2020 at Midnight ET. The Sunday prior to the start of the Men's College Basketball Tournament is called "Selection Sunday". Selection Sunday occurs March 15th 2020. On Selection Sunday, Selection Committee will announce the bracket pairings for the first round games. There will be several "play-in" games prior to the start of the tournament. Winners of these games qualify for the final four spots in the Men's College Basketball Tournament. However, for this contest, the winner of each "play-in" game will be named the "Play-in Winner", so it is not necessary to guess the winner of any "play-in" game.

Shortly after the bracket pairings are announced on March 15th 2020, the complete bracket pairings will be available for all players. At this time, each player will be allowed to login and make their selections for their chance to win the contest. The deadline to make selections is March 19th 2020 at Noon ET. All picks must be successfully saved by or before this deadline.

Making Your Selections

Players can make their selections by clicking on the icon located at the top left of the home page or by selecting "Make Picks" on the navigation bar. This will lead you to a page displaying the bracket for the contest. From this screen, players will make their selections. To make your team selections, simply click the team name to advance them to the next round. If you make a mistake, you can select the opposite team in the

previous round or you can also choose the "clear picks" button and start over again. It's that easy. After you have completed the bracket, you must click the "Submit" button to confirm and store your bracket. Once you click the "Submit" button, your picks will display as stored.

Selecting Teams Close To The Deadline

Any player attempting to make team selections close to the deadline risks the chance of not getting in his/her changes on time. We are not responsible for late entries, server congestion, faulty Internet connections, etc., which may cause the changes to your picks to not be made.

4. HOW TO WIN:

Winning the Game

Each Local Media Partner determines the local winners. Please check your local rules to see if there are any additional rules from your Media Partner that will supersede these rules.

Players are ranked according to their cumulative point score. The player with the most points at the end of the game wins. The player with the highest number of cumulative points at the end of the season wins the grand prize. In the event of a tie between two (2) or more entries, the winning entry will be determined by the following tiebreakers, in order of listing:

Tiebreaker #1 - Closest To Total Points Scored In Final Game (Based On Absolute Value)

Tiebreaker #2 - Most Correct Picks For All Rounds

Tiebreaker #3 - Highest Risk Bracket

Tiebreaker #4 - Random Drawing

Tiebreaker #3 calculation: Each bracket is evaluated using the exclusive risk assessor, which computes the risk of each chosen upset versus historical tournament results. The bracket that is deemed riskiest by this methodology wins this tiebreaker.

Any further ties are left as ties in the standings. The tie-breaking system below represents the default tiebreaking system. Each media partner can choose their own scoring and tie-breaking system. If they select their own tie-breaking system and/or scoring it will be added into the rules and clearly stated. In all cases, an entry that does not win a tiebreaker is eliminated from consideration.

Round Tiebreakers

Players are ranked according to their cumulative round score also. The player with the most points at the end of the round wins that particular round. In the event of a tie

between two (2) or more entries, the winning entry will be determined by the following tiebreakers, in order of listing:

Tiebreaker #1 - Most Correct Picks In That Round

Tiebreaker #2 - Highest Risk Bracket

Tiebreaker #3 - Random drawing

Tiebreaker #2 calculation: Each bracket is evaluated using the exclusive risk assessor, which computes the risk of each chosen upset versus historical tournament results. The bracket that is deemed riskiest by this methodology wins this tiebreaker.

In all cases, an entry that does not win a tiebreaker is eliminated from consideration. Please check your local rules to see if the Media Partner's rules vary from these rules.

Contest Scoring

The Bracket Challenge is scored (by default) using the scoring chart below. Each media partner can choose their own scoring and tie-breaking system. If they select their own scoring it will be added into the rules and clearly stated.

Round	Day	Total Games	Points/Game	Maximum Points
1	Thursday 3/19	16	1	16
	Friday 3/20	16	1	16
2	Saturday 3/21	8	2	16
	Sunday 3/22	8	2	16
3	Thursday 3/26	4	3	12
	Friday 3/27	4	3	12
4	Saturday 3/28	2	4	8
	Sunday 3/29	2	4	8
5	Saturday 4/4	2	5	10
6	Monday 4/6	1	10	10
6 Rounds		63 Total Games	124 Possible Points	

Players are ranked on the Standings page. The winner of the Bracket Challenge for each media partner is determined by the highest point total after the completion of the final game of the tournament.

Prizing Information

Any Participant(s) who select(s) a valid perfect bracket (the correct selection of all 63 matchups) prior to the start of tournament (start date varies each year), will receive \$10,000. Payment will be in two equal dispersements of \$5,000 US Dollars by

Certified Check. The first payment will be within 60 days of receiving valid user ID forms (detailed in the winner information section below). The second payment will be dispersed 6 months from the first payment. Multiple users with valid perfect brackets (within any Media Partner contest) will split the prize.

Scoring Disputes

The contest operator will post the scores shortly after every day's games for each round, unless unforeseen complications arise. If you have a scoring dispute, please click on the support link in the navigation bar, and submit a request 24 hours prior to start of each round. Any disputes arriving after this time will not be addressed. All scores are final following the start of the next round. The contest operator reserves the right to deny any scoring inaccuracies at any time due to circumstances beyond our control. See our Terms & Conditions page. It is each player's responsibility to confirm their own selections. Players should verify their selections on the "My Picks" page located on the blue navigation bar at the top of the home page.

Special Reserved Rights

Any player caught or suspected of system tampering, game interference or breaking our terms and conditions, may be removed without refund from our contest at any time and without notice. We also reserve the right to pursue legal and criminal action upon those member(s).

Winning Strategy

There is a great deal of strategy that goes into the bracket challenge game. Some players wish to select their favorite teams. Some players will want to pick the highest ranked teams to meet in the finals. There are many different strategies that have won. College Hoops is a great sport, so whatever your strategy, remember to have fun and enjoy the game.

Disclaimer

The contest operator and this Web site, are in no way connected with, affiliated with or endorsed by the NCAA, or any of its affiliated teams, players, or players union. All references to any basketball name or term is purely nominative and not intended to imply any connection, affiliation, or endorsement.

Potential Winner(s) will be notified either by phone, email, and/or mail, on the final day of judging. Winner must respond to such notification, by calling the Contest coordinator provided in the notification, within [number (#)] hours after the notification is sent by Sponsor, or the Winner will be subject to disqualification, in which case the Prize will be forfeited, and an alternate Winner will be selected based on the next highest vote tally, from among the remaining eligible entries, time permitting. Winners may be required to sign and return appropriate forms and/or documentation, including an Affidavit of Eligibility, a Liability Release and/or where legally permissible a Publicity Release within [number (#)] days following the date of first attempted notification. Winner hereby further

agrees that it will sign any documents necessary to transfer copyright of the entry to Sponsor within [number (#)] days following the date of first attempted notification. Failure to sign and return such forms within the requisite timeframe could result in disqualification.

Sponsor is not responsible for incomplete, incomprehensible, illegible, or out-of-service contact information. If Sponsor is unable, after making a reasonable effort, to contact a selected potential winner, that potential winner will be disqualified and a new potential winner will be selected based on the above criteria from remaining entries until all qualified winners are chosen.

5. PUBLICITY RELEASE:

Except where prohibited, entry in the Contest constitutes each entrant's consent to use, publish, reproduce and for all purposes, including publicity, promotion and advertising, in any media (including without limitation, the Internet, television, radio, or offline promotions), each Winner's name, city, photograph, likeness, biographical material, voice, image, each in perpetuity without further compensation, credit or right of review or approval.

6. PRIZES:

One (1) Winner will receive: \$500

Approximate Retail Value ("ARV") of each Prize: \$500

All charges, fees, and costs not specifically included in the prize descriptions above, including but not limited to personal incidental items, transportation, taxes, souvenirs, gratuities, and licenses, are the responsibility of the respective Prize Winner and their guests.

Prize must be picked up at **WBAL NewsRadio** Studio no later than **30 days after notification**.

To claim prize, Winner must provide a valid driver's license or state identification card. Prize is non-transferable. Certain blackout dates may apply. No cash redemption or prize substitution allowed by Prize Winner. Sponsor reserves the right to substitute a prize of equal or greater value for any reason in the sole discretion of Sponsor if the Prize or any component thereof is unavailable for any reason.

7. TERMS AND CONDITIONS; LIMITATION OF LIABILITY:

Participants are responsible for complying with all applicable federal, state, and local laws and regulations and with these Official Rules, and by entering, participants agree to be bound to these Official Rules. Any attempt by an entrant or other party to tamper with the proper administration of the Contest will disqualify the entrant and may result in civil or criminal action against the entrant or other party and may result in the discontinuation,

suspension, or cancellation of the Contest. WINNERS AND ENTRANTS AGREE, EXCEPT WHERE PROHIBITED BY LAW, TO RELEASE AND DISCHARGE, HOLD HARMLESS AND INDEMNIFY THE CONTEST ENTITIES, AND ALL OTHERS ASSOCIATED WITH THE DEVELOPMENT AND EXECUTION OF THIS CONTEST, FROM ANY AND ALL TAX LIABILITY THAT MAY BE IMPOSED OR ASSOCIATED WITH RECEIPT OR USE OF THE PRIZES, AND FROM AND AGAINST ANY AND ALL CLAIMS, ACTIONS, PROCEEDINGS, AND LIABILITY FOR ANY DAMAGES, EXPENSES, FEES, INJURY OR LOSSES (INCLUDING PERSONAL INJURY OR DEATH) SUSTAINED IN CONNECTION WITH THE RECEIPT, OWNERSHIP, OR USE OF THE PRIZE OR WHILE TRAVELING TO, PREPARING FOR, OR PARTICIPATING IN ANY PRIZE-RELATED ACTIVITY. Sponsor is not responsible for any printing, typographical, mechanical or other error in the printing of the offer, administration of the Promotion or in the announcement of the Prize. Winner's guest(s), if applicable, must execute a liability and publicity release prior to the Winner's receipt of the Prize. Sponsor retains the discretion to make all decisions regarding the interpretation and application of these Official Rules. All decisions of Sponsor are final and discretionary. In the event the selected Winner(s) of the Prize are/is ineligible or refuse(s) the Prize, the Prize will be forfeited and Sponsor, in its sole discretion, may select an alternate Winner from remaining entries, or may elect not to award such Prize to an alternate Winner, where permitted. For prizes valued at \$600 or greater, Winner must provide his or her Social Security Number for tax purposes. Prizes may be considered income, and any and all taxes associated with Prizes are the responsibility of the Winner(s).

8. DISCLAIMER/INTERNET:

If for any reason, the Contest is not capable of running as planned for any reason, including infection by computer virus, bugs, tampering, and unauthorized intervention, fraud, technical failures, acts of God, war, terrorism, government regulation, disaster, fire, strikes, civil disorder, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity of the Contest, the Sponsor reserves the right in its discretion to disqualify any individual it believes has tampered with the entry process, and/or cancel, terminate, modify or suspend the Contest. Sponsor reserves the right to select winners from eligible entries received as of the termination date. Sponsor may prohibit an entrant from participating in a Promotion if it determines that said entrant is attempting to undermine the legitimate operation of the Promotion by cheating, hacking, deception or other unfair playing practices or intending to abuse, threaten or harass other entrants. Caution: Any attempt by a participant to deliberately damage any Web site or undermine the legitimate operation of the Promotion is a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek damages from any such participant to the fullest extent of the law. The Contest Entities (i) assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alternation of, entries; (ii) are not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or provider, computer equipment, software, failure of any entry information to be received by the Sponsor on account of technical problems, human error or traffic congestion on the Internet

or at any website, or (iii) any combination thereof, including any injury or damage to the participant's or any other person's computer related to or resulting from participation or downloading any materials in this Contest. SPONSOR MAKES NO WARRANTY, GUARANTEE, OR REPRESENTATION OF ANY KIND CONCERNING ANY PRIZE, AND SPONSOR SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTY OF MERCHANTABILITY, WARRANTY OF FITNESS, AND ANY OTHER IMPLIED WARRANTY.

9. ARBITRATION/CHOICE OF LAW:

Except where prohibited, entrants agree that any and all disputes, claims and causes of action arising out of or connected with this Contest shall be resolved exclusively by arbitration pursuant to the Rules of the American Arbitration Association then effective, and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by entrant with regard to this Contest, but in no event attorneys' fees, punitive, incidental, consequential or other damages. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrants and sponsors in connection with the Contest shall be governed by and construed in accordance with the laws of the State of New York, without giving effect to any choice of law or conflict of law rules or provisions (whether of New York or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than New York. New York County shall be the exclusive forum for any dispute relating to these Official Rules and/or this Contest. All participants and winners agree, by their participation in the Contest, to submit to personal jurisdiction in New York County. The invalidity or unenforceability of any provision of these Official Rules shall not affect the invalidity or unenforceability of any other provision so long as the general intent of these Official Rules remains in effect. In the event that any such provision is determined to be invalid or otherwise unenforceable, these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

10. OFFICIAL RULES AND LIST OF WINNERS:

To receive a copy of these Official Rules visit **wbal.com** or send a self-addressed stamped envelope for receipt by **April 6th, 2020**, to **98 Rock Bracket Challenge**. Rules, **WBAL NewsRadio 3800 Hooper Ave, Baltimore, MD 21211** Official rules supersede all other published editions. Sponsor reserves the right to change, alter, or amend these Contest rules as necessary, in its sole discretion, to ensure the fair administration of the Contest or to comply with applicable law. To receive a list of winner's names, send a SASE within 60 days of the conclusion of the Contest to **WBAL – WBAL NewsRadio Bracket Challenge Winner's List**, at the address listed above.

12. SPONSOR(S):

**WBAL NewsRadio
3800 Hooper Ave.
Baltimore, MD 21211**

**FedChoice Federal Credit Union
10001 Willowdale Rd.
Lanham, MD 20706**