Official Rules for DLC Holiday Giveaway

1. ELIGIBILITY:

Dollar Loan Center Holiday Giveaway - One Entry Only (per 24 hours). The contest is open to individuals who are legal residents of Nevada, Utah, and Idaho, aged 21 years or older at the time of entry. Employees, officers, directors, and immediate family members of Dollar Loan Center and their respective affiliates, subsidiaries, advertising and promotion agencies, and any other entities involved in the administration of the Contest are not eligible to participate. Entrants must have or be able to create a PayPal account.

2. CONTEST PERIOD:

The Contest will begin on November 24th, 2023, at 6:00 a.m. PST and will continue every day at every hour from 6 a.m. to 6 p.m. PST until the contest ends on December 25th, 2023, at 6 p.m. PST (Dollar Loan Center reserves the right to alter/change date). Entries received outside of the Contest Period will not be considered. Participating markets include Nevada/Lotus Broadcasting, Utah/Broadway Broadcasting, and Idaho/Cumulus Broadcasting.

3. HOW TO ENTER:

a. To enter the Contest, participants must text the provided keyword (that will be announced via radio) to 94955. Standard message and data rates may apply. Dollar Loan Center is not responsible for any fees or charges incurred. By participating in the contest, the entrant consents to receive communications from Dollar Loan Center via text at that phone number, including messages sent by autodialer. Consent is not a condition of any purchase. You may cancel at any time. Message frequency varies. Reply HELP for help or STOP to cancel.

b. Each eligible individual may enter the contest only once per day throughout the Sweepstakes. Multiple entries from the same individual on the same day will be disqualified.

4. PRIZE:

a. One (1) prize will be awarded per drawing. The prize consists of one hundred dollars (\$100 USD) that will be distributed via PayPal.

b. The prize is non-transferable and non-exchangeable.

c. The winner will be solely responsible for any taxes, fees, or other costs associated with the prize.

d. PayPal account must remain in good standing through the time of prize award. Locked and/or restricted accounts will not be able to receive and use the prize. Sponsor will not replace any prize that is undeliverable or does not reach the winner because of an incorrect or changed address or other contact information.

5. WINNER SELECTION:

a. The hourly winners will be selected via random drawing from all eligible entries received from all participating markets during the Contest Period.

b. Random drawings will be conducted by a Dollar Loan Center randomization program that will select winners every day from 6 a.m. to 6 p.m. PST.

c. The odds of winning depend on the number of eligible entries received.

6. NOTIFICATION OF WINNER:

a. The potential winner will be notified via Text Message the next day at 9 a.m. PST Monday-Friday or within 72 hours after the drawing.

b. The potential winner must respond to the notification within the next business day to claim the prize.

c. If the potential winner does not respond within the specified time frame, is found to be ineligible, or does not claim the prize within 7 business days, the prize will be forfeited.

General Conditions

In the event that the operation, security, or administration of the Sweepstakes is impaired in any way for any reason, including, but not limited to fraud, virus, bug, worm, unauthorized human intervention or other technical problem, or in the event the Sweepstakes is unable to run as planned for any other reason, as determined by the Sponsor in its sole discretion, the Sponsor may, in its sole discretion, either (a) suspend the Sweepstakes to address the impairment and then resume the Sweepstakes and, in the event of termination, award the prize at random from among the eligible, non-suspect entries received up to the time of the impairment, or not award the prize at all. The Sponsor reserves the right in its sole discretion 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 damage the website or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages (including attorney's fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules of that provision.

Any false information provided within the context of the Sweepstakes by any participant concerning identity, mailing address, telephone number, e-mail address, ownership of right or non-compliance with these Official Rules or the like may result in the immediate elimination of the participant from the Sweepstakes. The Sweepstakes sponsors further reserve the right to disqualify any entry that it believes in its sole and unfettered discretion infringes upon or violates the rights of any third party, otherwise does not comply with these Official Rules, or violates U.S. or applicable state or local law.

By claiming the prize, the winner authorizes the use, without additional compensation, of his or her name and/or likeness and/or voice/photograph and municipality of residence for promotion and/or advertising purposes in any manner and in any medium (including, without limitation, radio broadcasts; newspapers and other publications; television or film releases; slides; videotape; distribution over the Internet; and picture date storage) the Sweepstakes sponsors may deem appropriate. Can be used on social media and websites.

Release and Limitations of Liability

By participating in the Sweepstakes, entrants agree to release and hold harmless the Sponsor, and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Sweepstakes, and each of their respective officers, directors, employees, shareholders, representatives, and agents (the Released Parties) from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of the prize (including any travel or activity related thereto), including, but not limited to: (a) any technical error associated with the Sweepstakes, including lost, interrupted or unavailable Internet Service Provider accessibility or miscommunications or failed computer, satellite, telephone, cellular tower or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware

or software malfunctions, failures or difficulties; (b) unauthorized human intervention in the Sweepstakes; (c) mechanical, network, electronic, computer, human, printing or typographical errors; (d)(e) any other errors or problems in connection with the Sweepstakes, including, without limitation, errors that may occur in the administration of the Sweepstakes, the announcement of the winner, the cancellation or postponement of the event and/or the flyover, if applicable, or in any Sweepstakes-related materials; (f) injury, death, losses or damages of any kind, to persons or property which may be caused, directly, or indirectly, in whole or in part, from entrants participation in the Sweepstakes or acceptance, receipt or misuse of the prize (including any travel or activity related thereto). Entrant further agrees that in any cause of action, the Released Parties liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the entrant be entitled to receive attorney's fees. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

Disputes

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the winner state of residence. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrants rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the winner state of residence, without giving effect to any choice of any jurisdiction other than the winner state of residence.

Privacy

Information collected from entrants is subject to Sponsors privacy policy. To view Sponsors privacy policy visit <u>http://www.dontbebroke.com/privacy-rights-policy</u>.