2022 Residential Lending Online Application Ultimate Tailgate Giveaway



Official Rules

NO PURCHASE NECESSARY

Sponsor: The Great Southern Home Loan Center, 2022 Residential Lending Online Application Ultimate

Tailgate Giveaway (the "Sweepstakes") is sponsored by Great Southern Bank, 218 S. Glenstone Ave., Springfield, Missouri 65802 (the "Sponsor").

Eligibility: The Sweepstakes is open to legal residents of the forty-nine (49) United States (excluding Rhode Island) and the District of Columbia who are at least 18 years of age on the date the sweepstakes commences. Employees, officers, directors, agents, representatives and independent contractors (and their immediate family members and members of the same households, whether related or not) of Sponsor are not eligible to participate. The Sweepstakes is subject to all federal, state and local laws and regulations and is void where prohibited by law or regulation. By entering the Sweepstakes, entrants agree to abide by the terms of these official rules and by the decisions of the Sponsor which are final and binding on all matters pertaining to the Sweepstakes. Sponsor reserves the right to disqualify any entrant that it determines, in its sole discretion, is ineligible to participate in the Sweepstakes. No purchase is required to enter the Sweepstakes and making a purchase will not increase your chance of winning. *You do not need to be present to win*.

Summary: The Sweepstakes begins on Monday, October 10, 2022 at 12:00 am CDT and ends on Saturday, December 10, 2022 at 11:55 pm CDT (the "Entry Period"). All applicable taxes and any other consequential expenses resulting from the receipt of a prize are the sole responsibility of the winner. A 1099 may be issued at year end. One (1) prize winner will be randomly selected from entrants received through completion of an online mortgage application during the Entry Period, with the drawing to be held Monday, December 12, 2022 at 9:00 am CDT, located at the Great Southern Bank Home Loan Center, 1520 E Primrose Ave., Springfield, MO 65804.

Limit one (1) prize per entrant. One entry per person.

All decisions of Sponsor are final. All Prize winners will be required to execute an affidavit of eligibility, a release for advertising and promotional use of the winner's first name, last initial and likeness, and such other forms as Sponsor may require.

After the prize(s) has been awarded, a list of the winners will be available from Sponsor.

Entry Instructions:

To enter, complete an online application for a closed-end first lien mortgage loan (excluding second lien home equity loans or lines of credit) through the Great Southern Bank website without regard to a specified lender's

URL. All entries must be received during the Entry Period to be eligible for the prize(s). All information provided must be current and correct in order to be a valid entry in the prize drawing.

All entries become the exclusive property of Sponsor. No entries will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified.

By submitting an entry, entrants certify that their participation in the Sweepstakes is not illegal or in violation of any law, regulation, treaty or administrative act, and that the laws of their governing jurisdiction of residence at the time of entry do not prohibit or restrict the receipt of any prize under the Sweepstakes.

Sponsor reserves the right to reject any entry if, in Sponsor's sole discretion, the laws of an applicable jurisdiction, including but not limited to the entrant's jurisdiction of residence at the time of entry, would prohibit or limit Sponsor from proceeding with the Sweepstakes as intended or the consideration or awarding of any prize would impose additional administrative, tax, operational, or legal burdens on Sponsor.

<u>Prize:</u> Prize includes a YETI Tundra 45 Cooler (valued at \$325), 2 YETI 20oz Tumblers (valued at \$35 each), an Outdoor Gas Portable Grill (valued at \$129.99), 2 Outdoors Hard Arm Chairs (valued at \$29.99 each) & a Sports & Outdoors 10ft x 10ft straight leg canopy (valued at \$99.99) with a total retail value of approximately \$684.96

US Dollars. Prizes listed are the minimum value of prizes that will be awarded. Unclaimed prizes will be forfeited. All prizes won will be awarded within 72 hours of the conclusion of the Entry Period. No substitution or cash alternatives for prizes allowed, except by Sponsor in the event of prize unavailability. No transfer or assignment of prizes is permitted. Prizes will not be replaced if lost or stolen. All taxes on prizes and incidental expenses not mentioned herein are the sole responsibility of the winners.

Prize winners will be notified by telephone, mail and/oremail within ten (10) days after the Sweepstakes prize drawing and will be given ten (10) days to confirm receipt if notified by mail or email. If a prize is not claimed within ten (10) days of notification or if a selected winner is found not to meet all of these Sweepstakes rules, Sponsor reserves the right to select a different entrant to receive the prize. If another prize winner is selected, any previously selected winners will have no rights to the Prize, or any other Sweepstakes benefits. This process may be repeated until the Prize for each Sweepstakes has been awarded to a fully-qualifying entrant. Prize winners may be required to execute and return an Affidavit of Eligibility and Liability Release and, unless prohibited, a Publicity Release, within 10 (days) of being notified that they are a winner. Non-Compliance with this time period may result in disqualification and selection of an alternate winner. Acceptance of a prize constitutes permission for Sponsor to use winners' names and likenesses for advertising and promotional purposes without additional compensation unless prohibited by law.

<u>Cost and Odds of Winning</u>: There is no cost to participate in the Sweepstakes. No purchase is necessary and purchase will not increase the odds of winning. Odds of winning depend on number of entries received.

<u>Limitation of Liability</u>: If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the

Sweepstakes, Sponsor reserves the right, in its sole discretion, to disqualify any individual who tampers with the Sweepstakes, and to cancel, terminate, modify or suspend the Sweepstakes. Sponsor assumes 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 alteration of, entries. Sponsor is not responsible for problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers of computer equipment, software, failure of any email to be received by Sponsor on account of technical problems or traffic congestion on the Internet or at any web site, or any combination thereof, including any injury or damage to participant's or any other person's computer related to or resulting from participation in or downloading any materials related to this Sweepstakes.

By participating in the Sweepstakes, each entrant agrees to release and hold Sponsor harmless from any and all losses, damages, rights, claims and actions of any kind in connection with or resulting from participation in the Sweepstakes and/or acceptance, possession, or use of any prizes including, without limitation, personal injuries, death, property damages and any claims by third parties or otherwise based on publicity rights, defamation, or invasion of privacy. Entrants acknowledge that Sponsor is not responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the Prizes. If by reason of error, more prizes are claimed than the number set forth in these Official Rules, all persons making purportedly valid claims will be included in a random drawing to award the advertised number of prizes in the prize category in question. No more than the advertised number of prizes will be awarded.

<u>Miscellaneous</u>: For a copy of the rules, or where required by law, a list of Prize winners (available after Tuesday, December 13, 2022,), mail a written request with a stamped, self-addressed envelope to Great Southem Bank, Attn: Macee Curtis, 1520 E Primrose Springfield, MO 65804. Vermont residents only may omit return postage.

<u>Jurisdiction</u>: Any dispute that may arise hereunder shall be brought solely in the Circuit Court of Greene County, Missouri and entrants consent to the personal jurisdiction and venue of such court.