Official Rules -- Sweepstakes

NO PURCHASE NECESSARY. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING

1. How to Enter: To enter, visit the Hiway Federal Credit Union[®] page on Facebook ("Web site") from 9:00:00 a.m. Central Time ("CT") on 11-18-2016 through 11:59:59 p.m. CT on 12-18-2016, find and complete the entry form, which includes your name, email address, and daytime telephone number. Once you have completed the entry form, click "submit" to be entered into the Random Drawing. Limit one (1) entry per person/email address via this method of entry. However, to receive additional entries in the Sweepstakes, upon submitting your entry form, you will be shown options to share the Sweepstakes through Twitter, email or Facebook and for each referred friend who successfully submits an entry form, you will receive one (1) additional entry into the Sweepstakes. All entries must be received by 11:59:59 p.m. CT on 12-18-2016 to be entered into the Random Drawing.

This Sweepstakes is not sponsored, endorsed, administered by or associated with Facebook. By entering, you are providing information to Sponsor, and not to Facebook.

2. Random Drawing: A random drawing will be conducted on or about 12-19-2016 from among all eligible entries received to determine the winner(s). Decisions of judges are final and binding. Odds of winning depend on the number of entries received. Administrator will conduct the random drawing. Winners will be notified by telephone, or email on or about the date of the drawing. Administrator will make up to 3 attempts to contact each winner. If any winner cannot be contacted after 3 attempts, that potential winner will forfeit the prize, and the prize may be awarded to an alternate winner, time permitting. Upon winner verification, the winners will either, as determined solely by Sponsor, be told how they will receive their prize in one of two ways as follows: (1) Prize Pick-Up: as a condition of being named an official winner, each potential winner must claim his/her prize in person at KSTP-AM/KSTP-FM/KTMY-FM Studios (on behalf of Sponsor) located at 3415 University Avenue, St. Paul, Minnesota 55114, during normal business hours (Monday-Friday, 9:00 a.m. to 5:00 p.m.) within ten (10) business days of the day he or she wins to verify that he/she is the gualified winner and must sign a Publicity and Liability Release ("Release") upon (and as a condition of) picking up the Grand Prize. Failure to comply with this deadline shall be deemed to be the winner's forfeiture of his or her right to claim the Grand Prize. The winner must prove he or she is a qualified winner by presenting acceptable identification (e.g., state driver's license; state issued identification card; valid passport with address verification; or birth certificate with social security card and photo identification and address verification). If a winner cannot prove he or she is a qualified winner, the prize will not be awarded. OR (2) Prize Mailed: Administrator, on behalf of Sponsor, will mail out the

prize to the winner. Neither Administrator nor Sponsor are responsible for lost, late, mutilated, damaged or delayed mailing of any prizes. All unclaimed or returned prizes remain the property of Sponsor.

3. Prize & Approximate Retail Value ("ARV"): One (1) Grand Prize – Two (2) tickets to the January 19, 2017 Minnesota Wild Game at Xcel Energy Center; and eight (8) tickets to the MN Zoo. No prize transfer or cash substitutes allowed except at Sponsor's sole discretion due to prize unavailability or for any reason and only then for prize of equal or greater value. All other expenses and fees incurred are the winner's sole responsibility (food, beverages, transportation, etc). Tickets are subject to the terms, conditions and restrictions as printed on tickets. The prize cannot be resold on eBay, Craigslist and other entities of the like. Prize winner is responsible for all applicable federal, state and local taxes. Prize consists of only those items specifically listed as part of the prize. If lost, cannot be replaced. Void if resold. No reproductions will be accepted. Seat location is at sponsor's sole discretion. Transportation and parking are not included as part of any prize. ARV: \$500. Prizes consist of only those items specifically listed as part of the prize.

4. Eligibility: Open and offered only to legal residents of the Minnesota and Wisconsin who are 18 years of age or older. Employees and directors of Hiway Federal Credit Union (collectively, "Sponsor"), KSTP-AM/KSTP-FM/KTMY-FM ("Administrator") and their respective parents, subsidiaries and affiliated companies, advertising, promotion or production agencies, and their immediate family members or individuals residing in their same household are not eligible to participate or enter. Void where prohibited.

5. General Rules: Sponsor, Administrator and their respective agencies are not responsible for lost, late, damaged, delayed, incomplete, illegible, mutilated or misdirected entries, entries not received by the entry deadline, or for electronic, network or computer failures or malfunctions, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmission that may limit a user's ability to participate in this Sweepstakes, or other hardware, software or technical errors of any kind including any injury or damage to any person's computer related to or resulting from participating in the Sweepstakes. Sponsor assumes no responsibility for undeliverable emails resulting from any form of active or passive email filtering by a user's Internet service provider and/or insufficient space in user's email account to receive email. Sponsor reserves the right to cancel or modify the Sweepstakes (or any portion thereof) if fraud, misconduct or technical failures destroy the integrity of the Sweepstakes or if a computer virus, bug, or other technical problem corrupts the administration, security, or proper administration of the Sweepstakes, as determined by Sponsor, in their sole discretion. If the Sweepstakes is so cancelled, judging will be conducted from among all eligible entries received prior to the time of termination. In the event a dispute arises regarding specific individual entitled to receive prize, entry made by Internet will be declared made by the "authorized email account holder" and any damage made to the Web site will also be the responsibility of the authorized email

account holder of the email address submitted at the time of entry. "Authorized email account holder" is defined as the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. Entrant may be requested to provide Sponsor with proof that the entrant is the authorized email account holder of the email address associated with the account/submission. Proof of submitting entries will not be deemed to be proof of receipt by Sponsor. Any use of robotic, automatic, programmed or the like methods of participation will void all entries by such methods. Sponsor reserves the right to prohibit the participation of an individual if fraud or tampering is suspected, or if the individual fails to comply with any requirement of participation as stated herein or with any provision in these Official Rules. INTERNET CAUTION: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE 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 FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW. By entering this Sweepstakes, entrants give their express permission to be contacted by Sponsor or Administrator by telephone, email and/or postal mail. By participating in this Sweepstakes, you acknowledge and agree that Sponsor may collect the personal information submitted by you, and use information pursuant to Administrator's privacy policy available at http://corporate.hubbardradio.com/privacypolicy/. No substitution, cash redemption or transfer of prize by winner permitted, but Sponsor reserves the right to substitute prize of equal or greater value. The Sweepstakes is subject to all applicable federal, state and local laws and regulations. Entrants, by participating in this Sweepstakes, hereby waive and release, and agree to hold harmless the Sponsor, Administrator, Facebook, and their respective parents, subsidiaries, affiliates, distributors, licensors, advertising and promotion agencies and all of their respective officers, directors, employees and representatives and agents, from and against, any and all rights, claims and causes of action whatsoever that they may have, or which may arise, against any of them for any liability for any matter, cause or thing whatsoever, including but not limited to any injury, loss, damage, whether direct, compensatory, incidental or consequential, to person, including death, and/or property, arising in whole or in part, directly or indirectly, from their acceptance, possession, use or misuse of any prize, or their participation in this Sweepstakes, or any prize-related activity. By participating in this Sweepstakes, entrants agree to be bound by the Official Rules and the decisions of the judges. Except where prohibited by law, by accepting a prize, winners agree that Sponsor, Administrator and their related and affiliated companies may use the winner's name, address (city, state), photograph, videotape, likeness, and/or prize information for advertising, publicity and promotional purposes and to the use of statements made by or attributed to winner relating to Sponsor, Administrator and their related and affiliated companies or to this Sweepstakes and grants to Sponsor, Administrator and their related and affiliated

companies any and all rights to said use without further notice and/or compensation except where prohibited by law.

6. Winner's List/Official Rules: For names of winners, see our Facebook page.

7. Sponsor: Hiway Federal Credit Union, 111 Empire Drive, Saint Paul, MN 55103.