

## Guaranteed Rate Impact Contest - Official Rules

**1. NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A purchase will not increase YOUR chances of winning. VOID OUTSIDE COOK, DUPAGE, KANE, LAKE (IL), LAKE (IN), MCHENRY AND WILL COUNTIES, AND WHERE PROHIBITED BY LAW. ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND PARTICIPANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.**

**2. ELIGIBILITY:** The Guaranteed Rate Impact Contest (the "Contest") is open only to eligible Nominators and Nominees, as defined in these Official Rules. Each "Nominator" and "Nominee" must be legal residents of Cook, DuPage, Kane, Lake (Ill.), Lake (Ind.), McHenry and Will counties (the "Eligible Counties") who are at least eight (8) years of age at the time of entry and if ages eight (8) through eighteen (18) must have the assistance and consent of a parent or legal guardian to participate (each, a "Nominator" or "Nominee" and collectively each group referred to as "Nominators" or "Nominees"). Employees, officers and directors (including immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside, and members of the same household, whether or not related) of Guaranteed Rate, Inc., (the "Sponsor," "Guaranteed Rate" or "GRI"), previous winners, Chicago White Sox, Ltd. ("Chicago White Sox") and the other MLB Entities (defined below), and each of their respective parent, subsidiaries, affiliated companies, partners, any participating sponsors or prize providers and each of their respective parents, subsidiaries, licensees, distributors, dealers, retailers and advertising and promotions agencies, and any and all other companies associated with the Contest, are not eligible to act as a Nominator or Nominee, to assist/provide parental consent for a Nominator or Nominee who is an eligible minor, or to otherwise participate or win a Prize (defined below). The "MLB Entities" shall mean the Office of the Commissioner of Baseball ("BOC"), its Bureaus, Committees, Subcommittees and Councils, MLB Advanced Media, L.P. ("MLBAM" or "MLB.com"), Major League Baseball Properties, Inc., The MLB Network, LLC, the Major League Baseball Clubs ("Clubs"), each of their parent, subsidiary, affiliated and related entities, any entity which, now or in the future, controls, is controlled by, or is under common control with the Clubs or the BOC, and the owners, general and limited partners, shareholders, directors, officers, employees and agents of the foregoing entities. The Contest is subject to all applicable federal, state, and local laws, rules and regulations. Void outside of the Eligible Counties and where prohibited or restricted by law, rule or regulation. Residents outside of Eligible Counties are not eligible to enter.

**3. CONTEST ENTRY PERIOD:** The Contest entry period begins at 10:00:00 am Central Time ("CT") on April 5, 2018, and ends at 11:59:59 am CT on June 30, 2018 ("Contest Entry Period"). Potential winners will be notified by July 16, 2018.

**4. HOW TO ENTER/NOMINATE:** A Nominator may nominate himself/herself, if he/she is an eligible Nominee, or Nominators may nominate another individual who is an eligible Nominee. **All Nominees must meet the eligibility requirements set forth in Section 2. Only Nominees will be eligible to receive a Prize. Nominators will not receive any Prize(s).** If not a self-nomination, Nominator must have permission from the Nominee (or from the Nominee's parent or legal guardian if the Nominee is a minor) to submit any personal information in connection with the Contest and to enter the Contest on his/her behalf. Sponsor, in its sole discretion, may require Nominator to verify such permission before awarding a Prize to the Nominee. Nominators are entering on behalf of the Nominee named in, or otherwise the subject of, the Nomination. To submit a nomination, visit [www.rate.com/impact](http://www.rate.com/impact) (the

“Website”), download the pdf entry form for completion (by a parent/legal guardian, if the Nominator is a minor) with an original, most creative essay that gives the strongest explanation as to how the Nominee has positively impacted the community (up to 500 words), and submit (a) via email during the Contest

Entry Period to [guaranteedimpact@rate.com](mailto:guaranteedimpact@rate.com), or (b) by mail to Attn: Guaranteed Impact Nominations, Guaranteed Rate, 3940 N Ravenswood Ave, Chicago, IL 60613, postmarked by June 30, 2018, and received by July 6, 2018 (collectively, an “Entry”).

**Limit one (1) Entry per person/email address.** Entries via mail must be in separate postmarked outer envelopes. No mechanical reproductions of mail-in Entries allowed. Nominators may not enter with multiple email addresses nor may Nominators use any other device or artifice to enter multiple times or as multiple Nominators. Any Nominator who attempts to enter with multiple email addresses under multiple identities or uses any device or artifice to enter multiple times will be disqualified and may forfeit any Prize won by his/her Nominee, in Sponsor's discretion. Sponsor reserves the right, in its reasonable discretion, during the Contest Entry Period, to request that or permit any Nominator to resubmit his or her Entry which fails to comply with the entry requirements prior to the Winner Selection Date.

Entries must be truthful and Sponsor reserves the right to verify information contained in any Entry. Entries must be the original work of the Nominator; must not have been previously published and have not won previous awards; must not infringe any third party's rights; must be suitable for publication (i.e., may not be obscene or indecent); must not contain inappropriate or pornographic material; may not contain defamatory statements; may not invade privacy, publicity or other rights of any person, firm or entity; may not in any other way violate applicable laws and regulations; may not contain any reference to any third party trademarks, personal names (other than the name of the Nominator, Nominee, and any parent/legal guardian, as applicable) or third party logos; and may not contain any copyrighted works owned by third parties. All Entries will be reviewed for content eligibility and compliance with these Official Rules before being judged. Entries containing false information, prohibited material or inappropriate content, as determined by the Sponsor, in its sole discretion, may be disqualified. Sponsor makes the final determination as to which Entries are eligible to take part in this Contest. Having an Entry posted online does not mean the Entry has met the submission requirements, or has an enhanced chance for selection as a winner. BY ENTERING THE CONTEST, EACH NOMINATOR/NOMINEE ACKNOWLEDGES THAT HIS/HER ENTRY MAY BE POSTED TO SPONSOR AND ITS AFFILIATES (INCLUDING AGENTS AND ASSIGNS) WEBSITE AND/OR SOCIAL MEDIA OR OTHERWISE USED FOR ADVERTISING AND PROMOTIONAL PURPOSES IN SPONSOR'S SOLE DISCRETION. SUBMISSION OF AN ENTRY GRANTS SPONSOR AND ITS AGENTS THE UNCONDITIONAL, IRREVOCABLE, WORLDWIDE RIGHT TO PUBLISH, USE, ADAPT, EDIT AND/OR MODIFY ENTRY IN ANY WAY, INCLUDING EACH COMPONENT OF THE ENTRY, TOGETHER OR SEPARATELY, IN WHOLE OR IN PART, IN ANY AND ALL MEDIA, WITHOUT LIMITATION, AND WITHOUT COMPENSATION OR CONSIDERATION TO THE NOMINATOR/NOMINEE, WHETHER OR NOT SUCH ENTRY IS SELECTED AS A WINNING ENTRY. BY SUBMITTING THE ORIGINAL ENTRY, EACH NOMINATOR/NOMINEE REPRESENTS AND WARRANTS THAT HE/SHE HAS ALL RIGHT, TITLE AND INTEREST NECESSARY TO GRANT THE SPONSOR THE WORLDWIDE, IRREVOCABLE AND UNRESTRICTED RIGHT AND LICENSE TO ADAPT, PUBLISH, USE, EDIT, AND/OR

MODIFY SUCH ENTRY IN ANY WAY AND POST THE ORIGINAL OR MODIFIED ENTRY ON THE INTERNET OR USE THE ORIGINAL OR MODIFIED ENTRY IN ANY OTHER WAY AND AGREES TO INDEMNIFY AND HOLD SPONSOR HARMLESS FROM ANY CLAIMS TO THE CONTRARY.

Information submitted in connection with this Contest is governed by Sponsor's Privacy Policy (available at [rate.com/impact](http://rate.com/impact)). If you are declared a Winner, your information may also be included in a publicly available winner's list.

**5. WINNER SELECTION/NOTIFICATION:** All eligible Entries will be judged by a panel of judges on or about July 10, 2018 ("Winner Selection Date") based on the following judging criteria: Strength of community impact explanation (51%) and Creativity demonstrated in the Entry (49%) (the "Judging Criteria"). The ten (10) Entries with the highest total scores based on the above Judging Criteria will be deemed the potential winning Entries, subject to verification of the Nominator and Nominee's eligibility. In the event of a tie for selection of a potential winning Entry, the tie breaker will be based on the highest score for the first Judging Criterion. All submitted Entries, Nominees, and Nominators in this Contest shall be governed by these Official Rules and the decisions of the judges and Sponsor. Nominators and Nominees agree that the Sponsor and judges have the sole right to decide all matters and disputes arising from this Contest, and that all decisions of Sponsor and judges are final and binding.

The Sponsor will make up to two (2) attempts to contact each Nominator (or Nominator's parent/legal guardian, if Nominator is an eligible minor) associated with a potential winning Entry by email after the Winner Selection Date in order to obtain contact information for the potential winning Nominee (and his/her parent/legal guardian, if potential winning Nominee is an eligible minor) (the "Prize Notification"). In the event that any Nominator (or Nominator's parent/legal guardian, as applicable) does not respond to any such Prize Notification within twenty-four (24) hours of time of issuance or if the corresponding Nominee (or his/her parent/legal guardian) declines the Prize for any reason, the Entry may be disqualified, in the Sponsor's sole discretion; the Prize will be forfeited; and, at the Sponsors sole discretion and time permitting, the Entry with the next-highest total score may be selected as an alternate potential winning Entry. **If the verified winning Nominee is a minor, the Prize will be awarded to the winning Nominee's parent/legal guardian, who must sign and return all required documents.** In order to receive the Prize, each potential winning Nominee (or his/her parent/legal guardian, as applicable) will be required to submit his/her valid social security number and/or other identification to Sponsor and will be required to execute and return an Affidavit of Eligibility and Release of Liability and, unless prohibited by law, Publicity Release, within five (5) business days of date of issuance. Failure to submit any identification required by Sponsor or to return any required documents within the specified time period, noncompliance with these Official Rules or the return of any Prize (or any portion thereof) or Prize Notification as undeliverable may result in disqualification and Prize forfeiture. Sponsor and the MLB Entities are not responsible for any change of email address, mailing address and/or telephone number. Unclaimed prizes will not be awarded. Each verified winning Nominee (or his/her parent/legal guardian, if verified winning Nominee is an eligible minor) is referred to herein as a "Winner" and collectively as the "Winners."

**6. PRIZES:** Ten (10) Prizes will be awarded. Each Winner will receive sixteen (16) suite tickets for Winner and fifteen (15) guests for one (1) 2018 Chicago White Sox regular season home day game played July through September 2018 mutually agreed upon by Winner and Sponsor (blackout dates apply); and basic food and beverage package (no alcohol) for Winner and his/her guests provided in the

suite during the game (each, a "Prize" and collectively, the "Prizes"). Winning Nominee (or his/her parent/legal guardian, if applicable) must sign a Suite License Agreement prior to the selected game date. For the avoidance of doubt, if the winning Nominee is an eligible minor, Prize will be awarded to the Nominee's parent/legal guardian, and he/she must attend the selected game. (Approximate Retail Value ("ARV") of each Prize: \$2,000.) **TRANSPORTATION TO/FROM THE GAME AND LODGING NOT INCLUDED. Total ARV of all Prizes: \$20,000. Limit one (1) Prize per person/household.**

**7. PRIZE CONDITIONS: TRANSPORTATION AND LODGING NOT INCLUDED IN ANY PRIZE.** All Prize details, including, without limitation, seat/suite location at the game shall be determined in the sole and absolute discretion of Sponsor. The Prizes are all non-transferable and non-assignable. No substitution, cash equivalent, or transfer of any Prize is permitted except at the Sponsor's and Chicago White Sox's sole and absolute discretion. Sponsor and Chicago White Sox reserve the right to substitute a Prize (or any portion thereof) with a prize of comparable or greater value at their sole and absolute discretion. All federal, state, and local taxes associated with a Prize are the applicable individual Winner's responsibility. A completed 1099 form shall be issued for the value of the Prize and the associated tax forms must be completed prior to Prize redemption. All costs and expenses associated with Prize acceptance and use not specified herein as being provided, including but not limited to lodging, transportation costs, meals, gratuities and other expenses, if any, incurred by accepting the Prize are the sole responsibility of each individual Winner. Each of Winner's guests, to the extent he or she is a minor, must be accompanied by a parent or legal guardian. Major League Baseball game, event and exhibition dates and times are determined in the sole discretion of the Office of the Commissioner of Baseball and/or the applicable Major League Baseball Club, as applicable, and may be subject to change. The terms and conditions of the Major League Baseball tickets awarded as part of the Prizes will govern in the event a legal game, event or exhibition, as defined by Major League Baseball, is not played or held, as applicable, due to weather conditions, an act of God, an act of terrorism, civil disturbance or any other reason. Each Winner and his/her guests agree to comply with all applicable ballpark and venue, as applicable, regulations in connection with the Prize. Chicago White Sox and the applicable MLB Entities reserve the right to remove or to deny entry to any Major League Baseball game, event or exhibition to any Winner and/or his/her guests who engage(s) in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person at the game, event or exhibition. Released Parties (defined below) will not be responsible for weather conditions, Acts of God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of any Major League Baseball game, event or exhibition. Major League Baseball game, event and exhibition tickets awarded as Prizes may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever. Any such resale or commercial or promotional use may result in disqualification and Prize forfeiture, and may invalidate the license granted by the game, event or exhibition ticket(s). Sponsor reserves the right not to award the specified number of Prize(s) if it does not receive a sufficient number of eligible Entries.

**8. WAIVER OF LIABILITY/PUBLICITY RELEASE:** By participating in the Contest and submitting an Entry, each Nominator (or his/her parent/legal guardian, if an eligible minor) agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, Chicago White Sox and the other MLB Entities, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated

with the Contest, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Contest or from the receipt or use of any Prize (or any portion thereof) or any travel or activity related to the receipt or use of any Prize (or any portion thereof). By entering this Contest, each Nominator (or his/her parent/legal guardian, if an eligible minor) gives his/her express permission to be contacted by Sponsor, Chicago White Sox and/or MLBAM by telephone, email and/or postal mail for Contest purposes. Each Winner, by acceptance of a Prize, grants to Sponsor, Chicago White Sox, MLBAM and each of their respective designees the right to publicize such Winner's name, address (city and state/territory/province of residence), photograph, voice, statements and/or other likeness and prize information for advertising, promotional, trade and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

**9. GENERAL CONDITIONS:** Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage-due or garbled entries, transmissions, email or mail Entries; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider (ISP), wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed email notifications; printing, typographical or other errors appearing within these Official Rules, in any Contest-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest, the processing of Entries, the announcement of the Prizes or in any Contest-related materials, or the cancellation or postponement of any Major League Baseball game, event or exhibition. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. Released Parties are not responsible for injury or damage to Entrants' or participants' or to any other person's computer and/or wireless device related to or resulting from participating in this Contest or downloading materials from or use of the Website. Persons who tamper with or abuse any aspect of the Contest or Website or attempt to undermine the legitimate operation of the Contest by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or participant or any representative of Sponsor, Chicago White Sox, and/or MLBAM or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Contest is unlawful and subject to legal action by Sponsor, Chicago White Sox, MLBAM and/or each of their respective agents. Sponsor shall have the sole right to disqualify any Nominator, Nominee, or his/her parent/legal guardian for violation of these Official Rules or any applicable laws relating to the Contest, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning any Prize (or any

portion thereof), and (b) disclaim any implied warranty. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Sponsor, Chicago White Sox, and MLBAM reserve the right, in their sole discretion, to cancel or suspend the Contest (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Contest (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winners and award the Prizes by way of judging all non-suspect, eligible Entries received up to the time of such cancellation based on the Judging Criteria. Sponsor, Chicago White Sox and MLBAM also reserve the right, in their sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Contest.

**CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE CONTENT OR LEGITIMATE OPERATION OF THIS CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY ENTRANT OR PARTICIPANT RESPONSIBLE FOR THE ATTEMPT, AND SPONSOR, CHICAGO WHITE SOX, AND/OR MLBAM AND/OR THEIR RESPECTIVE AGENTS RESERVE THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY PERSON OR PERSONS RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.**

Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential Nominator/Nominee based on an email address, the Nominator/Nominee shall be the Authorized Account Holder of the email address, provided he/she is eligible according to these Official Rules. The "Authorized Account Holder" is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the email address for the domain associated with the submitted email address.

The Contest is a skill contest designed to increase consumer awareness of and interest in Major League Baseball and MLB.com, the Official Site of Major League Baseball. This Contest may not be used for, or in connection with, any form of gambling.

**10. CLAIMS:** As a condition of participating in this Contest, each Nominator and Nominee (or each of their parent/legal guardian, if an eligible minor) agrees that (a) any and all disputes, claims, controversies or causes of action arising out of or relating to this Contest, or any prizes awarded (each, a "Claim"), shall be (i) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (ii) settled by binding arbitration in Cook County, Illinois before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (b) under no circumstance will a Nominator, Nominee, or a parent/legal guardian be permitted to obtain awards for, and each such individual hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of Illinois, U.S.A, applicable to contracts entered into and performed exclusively in that State.

**11. WINNERS' LIST:** For a list naming the Winners, mail a request and a self-addressed stamped envelope to: Guaranteed Rate Impact Contest Winners' List c/o Guaranteed Rate, Inc., Attn: Grace

Bondy, 3940 N. Ravenswood Ave., Chicago, IL 60613. Winners' List requests must be received by September 14, 2018.

**12. SPONSOR:** The Sponsor of this Contest is Guaranteed Rate, Inc., and may be referred to herein as Sponsor or Guaranteed Rate.

This Contest is in no way sponsored, administered, produced or executed by any MLB Entity.

Major League Baseball trademarks, service marks and copyrights are proprietary to the MLB Entities. All rights reserved.