

College Savings Mississippi Black Friday Giveaway
November 2020

CONTEST DESCRIPTION AND TIMING: College Savings Mississippi will be hosting a scholarship giveaway for Black Friday and Cyber Monday November 27 through November 30 (the “Contest”). For the Contest, College Savings Mississippi will be selecting one individual who opens a Mississippi Affordable College Savings (MACS) account from 12:00 a.m. CST on November 27, 2020 through 11:59 p.m. CST November 30, 2020 to receive a \$1,000 MACS scholarship. You must open a MACS account with a minimum of \$25 during the contest period to be eligible to win the MACS scholarship.

CONTEST SPONSOR AND ADMINISTRATOR: College Savings Mississippi, a division of the Office of the Mississippi State Treasurer is the Contest Sponsor and Contest Administrator, and is located at 501 North West Street, Suite 1101, Jackson, MS 39201; 601-359-5255. Contest Sponsor is referred herein as Sponsor.

ELIGIBILITY: The Contest is open to anyone of legal age with a Social Security Number or Federal Taxpayer Identification Number who is a U.S. citizen or resident alien. Members of the immediate family of employees of the Mississippi Office of the State Treasurer are not eligible. Immediate family means spouses, parents, children, siblings and step-parents/children, whether or not living at the same residence.

HOW TO ENTER: To enter the Contest, (Entrants) must –

For those 18 years of age and older –

1) **OPEN A MISSISSIPPI AFFORDABLE COLLEGE SAVINGS ACCOUNT:** Account must be open between Black Friday and Cyber Monday (12:00 a.m. CST on November 27, 2020 through 11:59 p.m. CST November 30, 2020.) MACS account must also be opened with a minimum of \$25 to be eligible for the Contest. Contributions made to open the MACS account must be received in good order. If the contribution is returned due to insufficient funds (NSF), account will be disqualified from the Contest.

WINNER SELECTION: All entrants who opened MACS accounts during the Contest period will be drawn at random by a College Savings Mississippi representative. The selected winner will be notified by phone and email. Any selected contestant who does not respond by phone or email within 7 days of contact will be considered void and another contestant will be chosen.

WINNER SELECTION/VERIFICATION: Winner will be chosen at random and contacted via phone and email. If the selected winner does not meet the eligibility requirements, he or she will be disqualified. The winner, or the parent or legal guardian of the winner if under age 18, will be required to complete, execute, and return within a specified time an Affidavit of Eligibility, Publicity Release, and other applicable paperwork or the prize (defined below) will be forfeited and awarded to the next Entrant chosen at random by a College Savings Mississippi Representative. In the event an alternate winner is awarded the prize, the same requirements described above will apply to the alternate. If the alternate fails to comply with the requirements the prize will be forfeited and will remain in the Sponsor’s possession. The winner/parent or legal guardian must complete and return the required documents to the office of College Savings Mississippi within 90 days of contest completion. Failure to return the completed required documentation to College Savings Mississippi will result in forfeiture of the MACS scholarship or prize.

PRIZES / APPROXIMATE RETAIL VALUE (ARV): One (1) prize of \$1000.00 will be awarded to the winner of the Contest. The prize will be in the form of a \$1000.0 MACS Scholarship that will be deposited into the account the Entrant opened to qualify for the Contest.

GENERAL PRIZE RESTRICTIONS: The MACS Account Owner will be responsible for all federal, state, and local taxes applicable to acceptance and use of the prize, including income taxes, if any, and will be required to provide

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November 2020

his/her Social Security Number or Federal Taxpayer Identification Number for tax reporting purposes. Any and all costs associated with acceptance and use of the prize will be the sole responsibility of the winner. Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the fair market value of prize. No transfer or substitution of the prize permitted, except by Sponsors, who reserve the right to substitute the prize, in whole or in part, for one of comparable or greater value.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Contest, each Entrant (and Entrant's parent or legal guardian) fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor, the judges, and the Administrator, which are final and binding in all matters related to the Contest.

RELEASE: By participating, Entrants and their parents or legal guardians agree to release and hold harmless the Contest Entities, and their respective trustees, directors, officers, agents, affiliates, and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses, or damages of any kind caused by their participation in the Contest, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. Upon request of Sponsor, Entrant will provide an Affidavit of Eligibility, Publicity Release, and MACS application as required above. The winner will grant to Sponsor and its designees the right, except where prohibited by law, to use their and their child's name, age, grade, likenesses, pictures, addresses (cities and states), voices, biographical information, and/or written or oral statements, for advertising, and promotional purposes in promoting the Sponsor, its products, websites, and/or this Contest, or succeeding Contest, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification, or permission. Entries not complying with all rules are subject to disqualification.

WINNER/RULES: For the name of the winner and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: College Savings Mississippi Black Friday through Cyber Monday Contest, PO Box 120, Jackson, MS 39205. Specify "Winners' List" or "Official Rules" on request.

LIMITATIONS: Neither Sponsor nor any other Contest Entity is responsible for any:

- Email, network, electronic, software, equipment, service, processing, accessibility, or other errors, failures or issues;
- Unauthorized access, tampering, hacking, theft, or destructions; or
- Other technical or human error related to the Contest, or the execution or administration of the Contest.

VIOLATIONS: Sponsor may, in its sole determination, disqualify anyone it believes has not complied with the Official Rules, or may be tampering or acting in a non-sportsmanlike, disruptive, abusive, harassing, or threatening manner.

CHANGES: Sponsor may, in its sole determination, cancel or modify any aspect of the Contest or Official Rules for any reason which the Sponsor, in its sole opinion, deems affects the Contest, or the execution or administration of the Contest (whether tampering, technical, or human error, application of new or existing laws/regulations, or other issues).

Consider the investment objectives, risks, charges, and expenses before investing in a MACS or MPACT Plan. Please visit www.treasury.ms.gov for Disclosure Booklets and to find out more information about MACS and MPACT. Read it carefully. Investments in the MACS plan are neither insured nor guaranteed and there is the risk of investment loss.