

Toledo Finance
2018 Santa Sweepstakes
Official Rules

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER. A PURCHASE OR TRANSACTION DOES NOT IMPROVE ONE'S CHANCE OF WINNING.

The sweepstakes begins at 9:00 am CST on 10/24/2018 and ends at 5:00 pm CST on 12/08/2018 ("Promotion Period").

1. **TO ENTER:** During the Promotion Period, visit one of our participating Toledo Finance affiliate branches (see the affiliate list below), complete an official entry form, and deposit it in the sweepstakes entry box. Entries must be legible and complete to be eligible. Alternatively, during the Promotion Period, visit www.toledocorp.com or www.rivercityfinance.org and follow the directions online for entering. All entries must be received by 5:00 pm CST on December 8, 2018. Limit one entry per family/household/address during the Promotion Period. All entries become the property of Toledo Finance and will not be returned or acknowledged. All online entries must include a valid e-mail address for the entrant. In the event of dispute as to the identity or eligibility of a winner based on an e-mail address, the winning entry will be declared made by the "Authorized Account Holder" of the e-mail address submitted at the time of the entry. The "Authorized Account Holder" is the person to whom the applicable Internet service provider or other organization (such as business or educational institution) has assigned the e-mail addresses for the domain associated with the submitted e-mail address. All information submitted by entrants online is subject to Toledo Finance's Privacy Policy, which is accessible at www.toledocorp.com or www.rivercityfinance.org.
2. **PRIZES:** There will be Eighty (80) prizes available. One (1) GRAND PRIZE Winner will receive Two Thousand Five Hundred (\$2,500.00) Dollars (Retail Value \$2,500.00). Five (5) FIRST PRIZE Winners will each receive Five Hundred (\$500.00) Dollars (Retail Value \$500.00). Seventy-four (74) SECOND PRIZE Winners (one per branch) will each receive One Hundred (\$100.00) Dollars (Retail Value \$100.00). Prizes are nontransferable, and no substitutions allowed. Federal, state and local taxes are the sole responsibility of the individual winners. One prize per person. Odds of winning are dependent upon the number of eligible entries received during the Promotion Period. All claimed prizes will be awarded.

- 3. DRAWING:** Winners will be selected in a random drawing on or about December 8, 2018 from among all eligible entries received in compliance with these rules. The Grand and First Prize winners will be selected from among all eligible entries received. Second Prize winners will be drawn for each branch. The drawing will be conducted by an independent judging organization whose decisions are final on all matters relating to this sweepstakes. Winners will be notified by phone and/or mail on or about December 10, 2018. Prize winners may be required to sign and return an affidavit of eligibility and liability release within 7 days of receipt. If an individual cannot be contacted, is ineligible or fails to timely return a completed and fully executed affidavit of eligibility and liability release as required, the prize will be forfeited, and an alternate winner will be selected.
- 4. ELIGIBILITY:** Open to legal residents of AR, LA, OK, or TX, aged 18 years or older at time of entry. Employees, officers and directors of Toledo Finance, its parents, subsidiaries, affiliates, branches, suppliers and advertising and promotion agencies, and the immediate families (spouses, parents, children and siblings and their respective spouses) of each of the foregoing (as well as those domiciled with them, whether or not related) are not eligible. All federal, state and local laws and regulations apply. This sweepstakes may not be published in any sweepstakes magazines, flyers or elsewhere without written permission of the Sponsor. Void where prohibited or restricted by law.
- 5. GENERAL CONDITIONS:** By entering, participants agree to be bound by these Official Rules and the decisions of the Sponsor and its advertising and promotional agencies, which shall be final and binding in all matters pertaining to the Sweepstakes. Acceptance of prize constitutes permission to use winners' names and likenesses for promotional purposes without further compensation except where prohibited by law. By accepting prize, winners further agree to release Toledo Finance and its parents, subsidiaries, affiliates, branches, suppliers and advertising and promotion agencies and each of their respective officers, directors, employees and agents, from any and all liability, loss or damage of any kind arising out of or in connection with winner's participation in this sweepstakes, or with respect to awarding, receipt, possession, use and/or misuse of any prize, or prize-related activities. Toledo Finance and its agencies are not responsible for lost, late, damaged, delayed, incomplete, or misdirected entries, entries not received in time

for random drawing or for electronic, network or computer/internet failures or malfunctions, delays in processing or catastrophic events which may damage and/or destroy entries or any human or technical error. Toledo Finance reserves the right to cancel or modify the sweepstakes 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 program as determined by Toledo Finance or its judging agency, in their sole discretion. Toledo Finance also reserves the right at their sole discretion to disqualify any individual they find to be tampering with the entry process or the operation of the sweepstakes.

6. WINNERS LIST: For a winners list, send a self-addressed, stamped envelope to: 2018 Santa Sweepstakes, C/O Toledo Finance, 112 Tenaha St. Center, TX 75935 by December 31, 2018.
7. SPONSOR: Toledo Finance, Corporate Headquarters, 112 Tenaha St. Center, TX 75935.
8. AFFILIATES: River City Finance.

Abbreviated Rules – 2018 Santa Sweepstakes

No Purchase or Transaction Necessary. Must be 18 and a resident of AR, LA, OK, or TX. To enter, visit a participating Toledo Finance affiliate branch or www.toledocorp.com or www.rivercityfinance.org between 9:00 am CST on 10/24/2018 and 5:00 pm CST on 12/08/2018 to complete an official entry form. See participating Toledo Finance branches or www.toledocorp.com or www.rivercityfinance.org for complete rules and details. Void where prohibited. Sweepstakes ends and all entries must be received by 12/08/18.