Official Rules: Rate's CHGO Summertime Sweepstakes

NO PURCHASE NECESSARY.

To be eligible: 1) Must be a legal United States (U.S.) resident of either one of Illinois, Indiana, or Wisconsin.. 2) Must be 18+ years of age or older; and 3) Must not be an employee, agent, or representative of ALLCITY, Inc or Guaranteed Rate, Inc, or reside in the same household as any of these people. Offer is void where prohibited by law. Any misrepresented or incorrect information submitted by the participant jeopardizes eligibility in the sweepstakes, and may result in disqualification.

To enter: 1) Visit allchgo.com/rate, 2) Enter information in the form, including first and last name, email, zip code, and date of birth, 3) Submit entry. Limit one (1) entry per participant. The participant is not the winner at time of entry. Additional entries and/or downloading the Rate app do not increase your chances of winning. The Sweepstakes offer is valid between 5/16/2025 at 12:00:00 AM Central Time (CT) and 6/30/2025 at 11:59:59 PM Central Time (CT) (the "Sweepstakes Period"). Entries must be received by 6/30/2025 at 11:59:59 PM Central Time (CT) to be valid. ALLCITY, Inc. is not liable for computer or program malfunctions. Mail-in entries are not valid.

Prizes and Drawing Dates:

- Prize A: Four (4) bleacher section (or equivalent) tickets to the Chicago Cubs vs Cincinnati Reds game on Friday, May 30, 2025 at Wrigley Field in Chicago, IL. (Approximate Retail Value:$280) One (1) winner will be selected in a random drawing on or about May 28, 2025, from all eligible entries received between May 16 and May 27, 2025.
- Prize B: Two (2) Rate Club tickets to the Chicago Cubs vs Chicago White Sox game on Saturday, July 26th, 2025 at Rate Field in Chicago, IL. (Approximate Retail Value: $550) One (1) winner will be selected in a random drawing on or about June 16, from all eligible entries received between May 16 and June 30, 2025.

To win: The potential winners will be determined on a random-draw basis. The potential winners will be announced via email on the dates listed above. To claim the prize, the potential winner must contact CHGO at info@allchgo.com and/or respond to prize notification email. The potential winners will have one (1) business day (24 hours) to claim the prize. In the event that a winner is disqualified or the prize is forfeited at any time, sponsor reserves the right (but not the obligation) to select another winner in this sweepstakes (at sponsor's sole discretion). In order to claim prize, winner must complete and sign an Affidavit of Eligibility and Participant Release along with a W9.

General Conditions: Winner must abide by all contest policies. Entities reserve the right to revoke full or partial prize from any winner or winner's guest who it or contest personnel deem may have violated any rules, policy or law. Winner must have a valid state-issued driver's license or Real ID-compliant license or ID for identification purposes and to claim the prize. The Prize is awarded "as is" and without any warranties or guarantees, and the Prize may not be transferred, assigned, or substituted. All expenses and costs not specifically included herein, including, but not limited to, transportation, lodging, parking, lodging, food, and beverage are the sole responsibility of the winner. Winner is solely responsible for any and all federal, state or local taxes required on the value of the Prize. In the event of any cancellation, delay or change in date and/or time of any game associated with the prize for any reason, including but not limited to inclement weather, natural disaster, public health concerns, or other causes beyond the

Sponsor's reasonable control, the Sponsor is not responsible or obligated to offer any substitution, cash equivalent, or alternative prize or compensation. No refund or compensation will be provided due to event cancellation or delay.

Miscellaneous: All sweepstakes are subject to the CHGO's Terms of Use and Privacy Policy. By accepting the prize, participants agree to abide by the terms and conditions of the Sweepstakes. Sweepstakes and prizes are subject to federal and state regulations. Winners are responsible for paying all applicable local, county, state and federal taxes on prizes and will be issued an IRS 1099 form for all prizes won in these sweepstakes. The Sponsor reserves the right to exclude certain participants from the Sweepstakes, as well as the right to withhold the Prize if there is reason to suspect that their actions are fraudulent or, at the Sponsor's sole discretion, it is determined that their actions are in violation of the Sponsor's Terms of Use. Any participant who is found to be ineligible to participate in the Sweepstakes immediately forfeits any prize which may or would have been awarded. The Sponsor has the exclusive power to interpret the rules, and the Sponsor's decisions regarding any and all matters related to the Sweepstakes, are final and binding. The Sponsor reserves the right to suspend, modify, and/or cancel the Sweepstakes upon notice to and approval from an applicable state regulator located in Illiniois. By submitting an entry into the Sweepstakes, Participant agrees to indemnify the Sponsor, its officers, directors, employees, agents, representatives, and other associated entities for any claim arising out of the Sweepstakes and for any claim arising out of use of the Prize.

Participant acknowledges and agrees that Twitter, Facebook, Instagram, and any other social networking sites used to promote the Sweepstakes as well as their officers, directors, employees, agents, representatives, and other associated entities are not sponsors of the Sweepstakes nor do they endorse or administer the Sweepstakes, nor are they in any way associated with the Sweepstakes. Participants understand that they are providing their self-reported information to the Sponsor, not PHLY or any other ALLCITY Entities. All questions regarding the Sweepstakes must be directed to the Sponsor. Participant also agrees that as a condition of participating in the Sweepstakes, Participant shall release the Sponsor from any and all liability arising out of or relating to their entry, creation of any entry or submission of an entry, participation in the Sweepstakes, acceptance, use or misuse of any prize or the broadcast, exploitation, or use of an entry.

SPONSOR:

ALLCITY Network, Inc. aka CHGO
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This Sweepstakes is in no way sponsored, endorsed, or affiliated with Major League Baseball, its partner clubs, any advertising platform or social media platform used in connection with promotion of the Sweepstakes, including, without limitation, those owned and operated by Meta Platforms, Inc., Google LLC, Pinterest, Inc., Reddit, Inc., Snap Inc., Twitter, Inc., and any of their respective parents, subsidiaries, and affiliates.