# The 2024 Regions "What's in the Huddle?" Sweepstakes OFFICIAL RULES

NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP NECESSARY. A PURCHASE, PAYMENT OR BANKING RELATIONSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

- 1. **Promotion Overview; Sponsor**. The 2024 Regions "What's in the Huddle?" Sweepstakes (the "Promotion") consists of (a) a "Grand Prize Sweepstakes," with one (1) Grand Prize Sweepstakes drawing (the "Grand Prize Drawing"), and (b) eleven (11) Weekly Challenge games (each a "Weekly Challenge"), with eleven (11) Weekly Challenge sweepstakes drawings (each a "Weekly Challenge Drawing"). The Promotion is sponsored by Regions Bank, 1900 Fifth Avenue North, Birmingham, AL 35203 ("Sponsor").
- 2. Eligibility. The Promotion is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years of age at the time of entry. Employees of Sponsor and Luckie & Company, and their parent and affiliate companies, subsidiaries, and advertising and promotion agencies (collectively, the "Promotion Entities"), as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee, are not eligible to participate. The Promotion is subject to all applicable federal, state, and local laws and regulations and is void outside of the fifty (50) United States and the District of Columbia and where prohibited. Participation constitutes participant's full and unconditional agreement to these Official Rules and Sponsor's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth in these Official Rules.

#### 3. Promotion Period; Weekly Challenge Periods.

- (A) Promotion Period. The Promotion begins on Wednesday, August 28, 2024 at 8:00 a.m. Central Time ("(<u>CT)</u>") and ends on Thursday, November 7, 2024 at 12:00 Noon (<u>CT</u>) (the "<u>Promotion Period</u>"). The servers of Facebook and Instagram are the official time-keeping devices for the Promotion.
- **(B)** Weekly Challenge Periods. The Weekly Challenges run throughout the course of the Promotion Period, and each Weekly Challenge has its own separate Weekly Challenge entry period (each a "Weekly Challenge Period"), as provided in the chart below.

Weekly Challenge Period	Start Date (at approx. 8:00 a.m. (CT))	End Date (at 12:00 Noon (CT))	Approximate Drawing Date
#1	Wed. 8/28/24	Thurs. 8/29/24	Fri. 8/30/24
#2	Wed. 9/04/24	Thurs. 9/05/24	Fri. 9/06/24
#3	Wed. 9/11/24	Thurs. 9/12/24	Fri. 9/13/24
#4	Wed. 9/18/24	Thurs. 9/19/24	Fri. 9/20/24
#5	Wed. 9/25/24	Thurs. 9/26/24	Fri. 9/27/24
#6	Wed. 10/02/24	Thurs. 10/03/24	Fri. 10/04/24
#7	Wed. 10/09/24	Thurs. 10/10/24	Fri. 10/11/24
#8	Wed. 10/16/24	Thurs. 10/17/24	Fri. 10/18/24
#9	Wed. 10/23/24	Thurs. 10/24/24	Fri. 10/25/24
#10	Wed. 10/30/24	Thurs. 10/31/24	Fri. 11/01/24
#11	Wed. 11/06/24	Thurs. 11/07/24	Fri. 11/08/24

**4. General Participation Matters**. To participate in the Promotion, you will need to have an individual, personal Facebook and/or Instagram account (each, a "<u>Social Account</u>"). (Please see the Facebook and Instagram entry methods listed below for other specific entry requirements.) If you do not have a Facebook or Instagram account, you can create one for free; each Social Account is subject to its applicable terms and conditions (<a href="https://www.facebook.com/legal/terms">https://www.facebook.com/legal/terms</a>) and (<a href="https://help.instagram.com/581066165581870">https://help.instagram.com/581066165581870</a>), respectively.

Multiple participants are not permitted to share the same Social Account, and you may not use a corporate Social Account to participate. Any attempt by any participant to obtain more than the stated number of entries by using multiple/different Social Accounts, identities, usernames, email addresses, or any other methods will void that participant's entries and that participant may be disqualified. Any use of robotic, macro, automatic, programmed or like entry methods is prohibited and will void all such entries, and will subject that participant to disqualification. Entries that do not comply with these Official Rules will be disqualified, and any attempted form of entry other than as described in these Official Rules is void. In the event of a dispute as to any entry, the authorized account holder of the Social Account used to enter will be deemed to be the participant. The "authorized account holder" is the natural person who is assigned the Social account by the organization responsible for assigning the Social account. The potential winners may be required to show proof of being the authorized account holder, and if a dispute cannot be resolved to Sponsor's satisfaction, the entry will be deemed ineligible.

A wireless mobile device is not required to enter the Promotion. *In the event that you use your wireless mobile device to participate in the Promotion, standard message and data rates may apply; check with your wireless service provider for details on message and data rates and other applicable charges.* The Promotion Entities are not responsible for any message or data rate charges that may apply.

By participating, you agree to be bound by these Official Rules and by the decisions of Sponsor, which are final and binding in all respects. Any entries not in conformance with these Official Rules will be disqualified. For a copy of these Official Rules, please print them from <a href="https://www.regions.com/promo/official-bank-of-sec">https://www.regions.com/promo/official-bank-of-sec</a>.

## 5. Weekly Challenge Posts; How to Enter a Weekly Challenge; Weekly Challenge Drawings and Odds.

(A) Weekly Challenge Posts. At approximately 8:00 a.m. (CT) on each Wednesday of the Promotion Period, Sponsor will post a (somewhat) blurred or distorted graphic, illustration, picture, photo, or video on Sponsor's Facebook account and Sponsor's Instagram account (a "Weekly Challenge Post") depicting something that could be associated with the SEC, football games or tailgating that a group of people might huddle around (the "Huddle Object").

The Weekly Challenge Post for a particular Weekly Challenge will remain visible on Sponsor's Facebook and Instagram accounts during the entirety of that Weekly Challenge's Weekly Challenge Period. A different Weekly Challenge Post will be posted for each Weekly Challenge (and each Weekly Challenge Period).

#### (B) How to Enter/Play a Weekly Challenge.

- (1) <u>How to Play the Weekly Challenges on Facebook.</u> In order to participate in a particular Weekly Challenge on Facebook:
  - (a) Follow Regions Bank on Facebook (<u>www.facebook.com/RegionsBank/</u>);
- (b) Locate the Facebook Weekly Challenge Post on Sponsor's Facebook account, and like the Weekly Challenge Post;
- (c) Comment on the Weekly Challenge Post by (i) identifying and describing the Huddle Object found in the Weekly Challenge Post, and (ii) including the hashtag #RegionsSweepstakes.

Your Facebook comment as described above (your "<u>Facebook Comment</u>") must meet the <u>Comment Guidelines/Content Restrictions</u> listed below. You must keep the same Facebook account/handle during the Promotion Period and until all prizes are awarded (as described below) so that Sponsor may communicate with you if you are a potential winner.

By posting a Facebook Comment that conforms to all of the above requirements, you will receive one (1) Weekly Challenge entry for the Weekly Challenge Period associated with the date and time of your Facebook Comment. <u>Limit</u>: <u>Limit of one (1) Facebook Comment/entry per person, per Weekly Challenge Period</u>.

- (2) <u>How to Play the Weekly Challenges on Instagram</u>. In order to participate in a particular Weekly Challenge on Instagram:
  - (a) Follow Regions Bank on Instagram (@regionsbank);
- (b) Locate the Instagram Weekly Challenge Post on Sponsor's Instagram account, and like the Weekly Challenge Post;
- (c) Comment on the Weekly Challenge Post by (i) identifying and describing the Huddle Object found in the Weekly Challenge Post, and (ii) including the hashtag #RegionsSweepstakes.

Your Instagram comment as described above (your "<u>Instagram Comment</u>") must meet the <u>Comment Guidelines/Content Restrictions</u> listed below. You must keep the same Instagram account/handle during the Promotion Period and until all prizes are awarded (as described below) so that Sponsor may communicate with you if you are a potential winner.

By posting an Instagram Comment that conforms to all of the above requirements, you will receive one (1) Weekly Challenge entry for the Weekly Challenge Period associated with the date and time of your Instagram Comment. <u>Limit</u>: <u>Limit of one (1) Instagram Comment/entry per person, per Weekly Challenge Period</u>.

- (3) <u>Restrictions and Limitations</u>. Each Weekly Challenge is open only during its specific Weekly Challenge Period. In order to participate in a particular Weekly Challenge, you must submit your Facebook Comment and/or Instagram Comment during (and before the end of) that Weekly Challenge's Weekly Challenge Period. *Limit of one (1) Facebook Comment/entry and one (1) Instagram Comment/entry per person, per Weekly Challenge Period.*
- (4) <u>Comment Guidelines/Content Restrictions</u>. Other than as provided above, there is no need to include any other content in your Facebook Comment or Instagram Comment (such as any reference to Sponsor's products or services), and doing so will not improve your chances of winning. Your Facebook Comment and/or Instagram Comment ("<u>Comment</u>") must comply with the following guidelines to be eligible:
  - Your Comment must contain the hashtag #RegionsSweepstakes.
- Your Comment must be in English, and must comply with all applicable Facebook platform and/or Instagram platform format and size requirements.
- Your Comment must not contain or make references to material that violates or infringes upon another's rights and may not contain content owned or created by a third party (including, without limitation, colleges/universities or sports teams), such as logos, trademarks, copyrighted materials, images, artwork, branded products, trade dress, or any other intellectual property.
- Your Comment need not mention Sponsor's products or services, and should not contain content that is irrelevant to the purpose of the Promotion. In the event that your Comment references Sponsor's products or services, it must not convey any claims of Sponsor's products or services that would be deemed unsubstantiated or deceptive if made by Sponsor.
- Your Comment may not contain content or material that is unlawful in any way. Your Comment may not: (i) be sexually explicit or suggestive, profane, pornographic, obscene or offensive, or

depict nudity; (ii) be violent or derogatory of any ethnic, racial, gender, religious, professional or age group, or endorse any form of hate or hate group; (iii) include or make reference to the excessive or irresponsible consumption of alcohol, or promote the use of alcohol, drugs, tobacco, firearms/weapons; (iv) promote or depict any activities that may appear unsafe or dangerous; (v) promote any particular political agenda or message; (vi) contain any personal identification (such as license plate numbers, personal names, email addresses or street addresses), or materials embodying the names, likenesses or other indicia identifying any person, living or dead, other than yourself; (vii) defame, misrepresent or contain disparaging remarks about Sponsor or its products, or other people, products or companies or communicate messages or images inconsistent with the positive images and goodwill of Sponsor; or (viii) advertise or promote any brand or product of any kind (other than those of Sponsor).

Sponsor, in its sole discretion, may disqualify any Comment that it finds unlawful, or in violation of these Official Rules.

#### (C) Weekly Challenge Drawings; Qualifying Entries.

- (1) <u>Weekly Challenge Drawings</u>. Sponsor will conduct a Weekly Challenge Drawing for each Weekly Challenge on or around the drawing dates listed in Section 3 of these Official Rules.
- (2) <u>Qualifying Entries</u>. In order for an entry to be entered into a particular Weekly Challenge's Weekly Challenge Drawing, that entry must (i) be received (via Facebook or Instagram) during that Weekly Challenge's Weekly Challenge Period, and (ii) identify and describe the Huddle Object found in that Weekly Challenge's Weekly Challenge Post (a "Qualifying Entry").

#### (D) Weekly Challenge Drawings Winner Selection; Odds.

- (1) <u>Winner Selection</u>. For each Weekly Challenge Drawing, Sponsor will randomly select one (1) potential prize winner from among all Qualifying Entries received during the Weekly Challenge Period associated with the Weekly Challenge Drawing. Qualifying Entries from one Weekly Challenge's Weekly Challenge Drawing will <u>not</u> be included in, or eligible for, subsequent Weekly Challenge Drawings. If a particular Weekly Challenge Drawing does not include any Qualifying Entries, no Weekly Challenge Drawing will be conducted, and no prize will be awarded for that Weekly Challenge.
- (2) <u>Odds.</u> Odds of winning a particular Weekly Challenge Drawing depends on the number of Qualifying Entries received during the Weekly Challenge Period associated with that Weekly Challenge Drawing.

#### **6.** Grand Prize Sweepstakes.

- (A) Grand Prize Sweepstakes Entries. The Grand Prize Sweepstakes runs throughout the Promotion Period. Each Qualifying Entry received by Sponsor during the Promotion Period will be included in the Grand Prize Drawing. (Only Qualifying Entries will be included in the Grand Prize Drawing.)
- **(B) Grand Prize Drawing; Odds.** Sponsor will conduct the Grand Prize Drawing on or around November 8, 2024 and randomly select one (1) potential Grand Prize winner from among all Qualifying Entries received during the Promotion Period. Odds of winning Grand Prize depends on the number of Qualifying Entries received during the Promotion Period.
- 7. Winner Selection and Notification. Sponsor's decisions as to the administration and operation of the Promotion and the selection of the potential prize winners are final and binding in all matters relating to the Promotion. Receiving a prize is contingent upon compliance with these Official Rules.

All potential prize winners are subject to verification. Potential Grand Prize winner and potential Weekly Challenge Drawing winners will be notified by Sponsor through the social channel used to enter. If potential winner entered through Facebook, Sponsor will reply to the potential winner's Comment and request that that potential winner message Regions on Facebook via private message within 24 hours in

order to start the prize claim process. Then, regardless of social channel used to enter, Sponsor will private message potential winner and potential winner will be asked to provide his/her name, email address, mailing address, and date of birth to confirm eligibility and for prize fulfillment purposes within 48 hours of the time notice/attempted notice is sent into order to claim the prize.

Except where prohibited, in order to claim prize, Sponsor will email potential Grand Prize winner, and potential Grand Prize winner (or parent/legal guardian, if potential winner is a minor in his/her state of residence) will be required to complete, sign, and return a Declaration of Compliance, Liability & Publicity Release (a "Declaration"), and (if required by Sponsor) a W-9 taxpayer request for identification, which must be received by Sponsor within two (2) business days of the date the Declaration is issued. (Confirmed Grand Prize winner will receive an IRS form 1099 as required by law.) Except where prohibited, in order to claim prize, potential Weekly Challenge Drawing prize winners (or parent/legal guardian if potential winner is a minor in his/her state of residence) may be required to complete, sign, and return a Declaration, and (if required by Sponsor) a W-9 taxpayer request for identification, which must be received by Sponsor within two (2) business days of the date the Declaration is issued.

If a potential winner of any prize (or potential winner's parent/legal guardian, if applicable) cannot be contacted, fails to sign and return the Declaration (if required) or fails to provide any other requested information within the required time period, or the prize is returned as undeliverable, or if a potential winner is deemed ineligible to receive a prize for any reason, the applicable prize will be forfeited and may be awarded to an alternate winner in a random drawing from among all remaining Qualified Entries eligible for such prize. If necessary, this process will be repeated up to three (3) times, time permitting, after which the prize will not be awarded if it remains unawarded/unclaimed. All prizes will be awarded provided they are properly claimed in accordance with these Official Rules.

#### 8. Prizes.

(A) Grand Prize. One (1) Grand Prize will be awarded through the Grand Prize Drawing. Grand Prize consists of: four (4) tickets to the 2024 SEC Football Championship game on December 7, 2024 in Atlanta, GA; two (2) nights' accommodations at a hotel in Atlanta, GA (two rooms, double occupancy); a Regions Greenprint® plan (created with a Regions banker who evaluates winner's financial goals and creates a personalized plan to reach those goals); and a check in the amount of \$1,000 to apply towards winner's financial goals. Total Approximate Retail Value ("ARV") of Grand Prize: \$2,720; transportation not included; actual value may vary based on hotel fluctuations.

In the event that the championship game is postponed or canceled, Sponsor will not be responsible for awarding such postponed or canceled portion of the prize and no substitution or compensation will be provided. The remainder of the prize will be awarded. Seating at the championship game and determination of hotel to be determined in the sole discretion of Sponsor. By accepting ticket prize, winner and each ticket holder agrees to abide by any terms, conditions and restrictions provided by the ticket. Sponsor is not responsible if winner does not use ticket on day of event. The terms and conditions of the game day tickets awarded as prizes will govern in the event a legal game, as defined by the SEC, is not played due to weather, an act of God, an act of terrorism, civil disturbance, natural disaster, wide spread illness, public health crisis or pandemic (e.g., COVID-19), or any other reason. Sponsor, SEC or venue representative reserves the right to remove or to deny entry to winner and/or guest who engages in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person at the championship game or any other Grand Prize experience, with no further compensation. Sponsor will not be responsible for acts of God, acts of terrorism, civil disturbances, work stoppage, natural disaster, wide spread illness, public health crisis or pandemic (e.g., COVID-19), or any other disaster outside its control that may cause the cancellation of the game. The prize restrictions/conditions stated herein are not all-inclusive and the prizes described above may be subject to additional restrictions/conditions, which may be stated in the operating policy of the participating venues.

- **(B)** Weekly Challenge Drawing Prizes. One (1) Weekly Challenge Drawing prize will be awarded through each Weekly Challenge Drawing (for a total of eleven (11) Weekly Challenge Drawing prizes awarded through the Promotion). Weekly Challenge Drawing prize consists of one (1) \$200 Regions Bank Visa® Gift Card (terms and conditions of gift card apply); ARV: \$200.
- (C) General Prize Information. Total ARV of all prizes in this Promotion is \$4,920. For information about Regions Bank Visa® Gift Cards, visit <a href="https://www.regions.com/Home/help/products-services/prepaid-cards/visa-gift-card">https://www.regions.com/Home/help/products-services/prepaid-cards/visa-gift-card</a>. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded. Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute the prize(s) for one of equal or greater value if the designated prize should become unavailable for any reason. All taxes or expenses (including, without limitation, expenses associated with the Grand Prize not specified herein as part of Grand Prize, such as meals, gratuities, and transportation costs), sales tax, luxury tax, and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner.
- **9. Release.** By participating, participant agrees to release and hold harmless the Promotion Entities, Meta, Facebook, Instagram, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, agents and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees, and agents (the "Released Parties") from and against any and all claims, causes of action and damages (including, without limitation, personal injury, death, tax liability, or damage or loss of property, third party claims involving the right to privacy, right of publicity, or intellectual property infringement) arising out of or in connection with participation in the Promotion and/or receipt or use or misuse of any prize awarded in the Promotion. Acceptance of prize shall constitute and signify the prize winner's agreement and understanding that the Released Parties have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to its quality, merchantability, fitness for a particular purpose or mechanical condition.

### 10. Participant's Personal Information; Publicity; Use of Comments/Entries.

- (A) Participant's Personal Information. Information collected from participants by Sponsor will be treated in accordance with Sponsor's privacy policy (which can be found at <a href="https://www.regions.com/about\_regions/privacy\_pledge.rf">https://www.regions.com/about\_regions/privacy\_pledge.rf</a>). Participant agrees by participating that information submitted in connection with the Promotion may be used as permitted pursuant to such privacy policy, and otherwise in connection with the administration of the Promotion. By participating, participant expressly agrees and specifically consents to be contacted by Sponsor (i) by means of participant's Social Account, and (ii) by mail, email, telephone, or other means of contact participant provides Sponsor in the event that participant is a potential winner.
- **(B) Publicity.** Except where prohibited, participation in the Promotion constitutes permission for the Promotion Entities to use prize winner's name, address (town and state), photograph (including, without limitation, winner's Facebook/Instagram profile photo), likeness, Comment, voice, opinions, biographical information, registered Promotion username, and statements (collectively, the "<u>Attributes</u>"), for advertising and/or publicity purposes worldwide and in all forms of media now known or hereafter devised, in perpetuity, without further compensation or authorization, (except where prohibited by law), and participant releases the Released Parties from all claims arising out of the use of such Attributes.
- (C) Use of Comments/Entries. Submitting a Comment/entry constitutes participant's agreement and consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, copy, publish, broadcast, display, distribute, edit, translate, alter, combine with other material, create derivative works from, reuse and adapt any or all portions of the Comment/entry in any way and for any purpose whatsoever, at any time, now or in the future, in any media now known or hereafter devised throughout the world in any manner whatsoever and for any purpose (including for promotional or

marketing purposes). Upon Sponsor's request, participant (and if participant is a minor in his/her state of legal residence, participant's parent or legal guardian) agrees to sign any documentation that may be required for Sponsor or its designees to make use of the non-exclusive rights participant is granting to use the Comment/entry, or that Sponsor may otherwise reasonably require in order to effectuate the purposes and intents of these Official Rules.

- General Conditions. Sponsor reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error, or any other factor or any other factor impairs the integrity or proper functioning of the Promotion, or any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Promotion, including but not limited to fulfillment of the prize(s), as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance and may modify the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.
- Limitations of Liability. The Released Parties are not responsible for: (a) lost, late, unreceived, 12. damaged, incomplete, invalid, un-intelligible, garbled, delayed, or misdirected Comments, entries, notices, or direct/private messages, or the failure to receive Comments, entries, notices, or direct/private messages (all of which will be void) due to the limitation of third-party social network platforms; (b) any incorrect or inaccurate information, whether caused by participants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (c) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (d) unauthorized human intervention in any part of the entry process or the Promotion; (e) technical or human error which may occur in the administration of the Promotion or the processing of entries; (f) late, lost, undeliverable, damaged or stolen mail or notices; (g) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participant's participation in the Promotion or receipt or use or misuse of any prize; or (h) any opinions, views, advice or statements posted on Sponsor's social media sites by any person or entity other than an authorized Sponsor spokesperson. If for any reason a participant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, participant's sole remedy is another entry in the applicable drawing, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.
- 13. Disputes. Except where prohibited, participant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with the Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the federal or state courts located in Birmingham, Alabama, (and the parties consent to jurisdiction therein with respect to any legal proceedings or disputes of any kind arising under or relating to these Official Rules); (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Promotion, but in no event attorneys' fees; and (c) unless otherwise prohibited, under no

circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and Sponsor in connection with the Promotion shall be governed by, and construed in accordance with, the laws of the State of Alabama, without giving effect to any choice of law or conflict of law rules (whether of the State of Alabama or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than State of Alabama.

**14. Winners List**. To obtain a list of Grand Prize and Weekly Challenge Drawing prize winners, send a self-addressed stamped envelope to: 2024 Regions "What's in the Huddle?" Sweepstakes Winners, 1900 Fifth Avenue North, Birmingham, AL 35203, by May 8, 2025.

The use of any university, college or school name or trademark in connection with any Weekly Challenge Post is for informational purposes only, and is not intended to suggest any affiliation or sponsorship. The SEC and the SEC member institutions are <u>not</u> sponsors of this Promotion, and are in no way responsible for the administration of the Promotion, the verification of winners or fulfillment of prizes.

This Promotion is in no way sponsored, endorsed or administered by, or associated with, Meta, Facebook, or Instagram.