

The following contest is intended for participants in the United States only and will be governed by United States laws. Do not proceed in this contest if you are not eligible or not currently located in the United States. Further eligibility restrictions are contained in the official rules below.

NEW YEAR NEW CASH 2025 OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE AN ENTRANT'S CHANCE OF WINNING. VOID WHERE PROHIBITED BY LAW.

Contest Administrator: KSFI, 55 N 300 W, Salt Lake City, Utah 84101

Contest Sponsor: Goldenwest Credit Union, 5167 Adams Avenue, Washington Terrace, UT 84405

1. HOW TO ENTER

a. The Contest begins on January 6, 2025 and ends on January 31, 2025 ("Contest Dates"). Entrants may enter on-air only. No contesting on January 20, 2025.

b. To enter the Contest, entrant may enter on-air beginning on January 6, 2025 at 8:20am MT and ends on January 31, 2025 at 4:20pm MT ("Entry Period").

i. To enter on-air, listen to the Station each weekday beginning on January 6, 2025 at 8:20am MT and ends on January 31, 2025 at 4:20pm MT during these dates for the on-air personality to announce the cue to call. Upon hearing the cue to call, the tenth (10) designated caller to get through to the Station contest line 801-575-1100 will win a prize upon confirmation of eligibility. At the time of entrant's call, entrant will be required to provide their legal name, mailing address (PO Boxes are not permitted), phone number, email address and date of birth before the call is disconnected. If the selected caller is disconnected or is found to be ineligible, that caller will not win a prize and the next eligible caller who successfully makes it through on the call-in line and completes the call will be a winner. A listener may be a winner only once during the Contest.

c. Online listeners to streamed broadcasts may experience a lag in transmission due to buffering limitations and other factors. Listeners to streamed broadcasts may not be able to participate in, or may be disadvantaged in participating in, the Sweepstakes.

2. ELIGIBILITY RESTRICTIONS

a. The Contest is open to all persons who are legal U.S. residents of the state of Utah, eighteen (18) years of age or older, and who reside in one of the jurisdictions that make up the listening area. Void where prohibited or restricted by law.

b. The following individuals are NOT eligible to enter Station contests at any time, even if such individuals meet the age and residency requirements above: (1) Any employees (i.e., full-time, part-time and/or temporary employees) of the Station, Bonneville International Corporation, other area radio stations, Goldenwest Credit Union, of any advertising and promotion agencies, and/or of the

respective parent entities, subsidiaries, affiliated companies of each; (2) Any immediate family members of such employees, including without limitation current and/or ex-spouses, parents, grandparents, children, grandchildren, siblings, in-laws, and/or steps in any of the foregoing categories; and (3) Any other individual legally residing in the same household (i.e., at the same address) of such employees, including without limitation roommates, housemates, significant others, and partners.

c. Unless the Station otherwise specifies, persons who have previously won a prize (cash, services, merchandise) from a contest or Station event from any of the Bonneville International Radio Stations are subject to the following restrictions: Persons who have won a prize valued up to \$100 in the thirty (30) days prior to entering the CONTEST are not eligible to participate. Persons who have won a prize valued between \$101 and \$499 in the ninety (90) days prior to entering the CONTEST are not eligible to participate. Persons who have won a prize valued between \$500 and \$999 in the six (6) months prior to entering the contest are not eligible to participate. Persons who have won a prize valued at \$1,000 or more in the twelve (12) months prior to entering the CONTEST are not eligible to participate. These restrictions also apply to immediate household members of contest or prize winners.

3. PRIZES

a. One Hundred (100) prize(s) will be awarded. Each prize consists of \$100.00 from KSFI and may be delivered via company check or ACH to winner's checking account. Transportation costs are excluded in the given price.

b. All taxes associated with the prize are the sole responsibility of the prizewinner(s). Prizes are not transferable or exchangeable and may not be substituted, except by sponsors. The Station assumes no responsibility or liability for damages, loss, or injury resulting from acceptance or use of the prize. The Station is not responsible for replacing gift certificates that have been awarded. The Station reserves the right, in its sole discretion, to cancel or suspend the Contest should a virus, bug, computer, or other problem beyond the control of the Station corrupt the administration, security, or proper execution of the Contest, or the Internet portion of the Contest. Decisions of the Station are final.

c. By accepting a prize, Participant gives permission to the Promotion Parties to use Participant's name, likeness, and biographical information for marketing purposes without further compensation or right of approval, unless prohibited by law. Participant agrees to execute any document reasonably required by Administrator to effectuate such permission and failure to do so shall give rise to Administrator's right to execute any and all such documents as Participant's attorney-in-fact, which right shall be coupled with an interest and therefore, irrevocable.

4. WINNER SELECTION AND NOTIFICATION

a. Once notified, winner must sign an Affidavit of Eligibility and Release within three business days thereafter.

b. One Hundred (100) winners will be selected on-air as described above in Section 1 of these Official Rules.

c. Odds of winning depend upon the number and order of eligible phone calls received for each cue to call.

d. Winners must listen to the Station to win but do not need to be present to win.

e. Potential winners will be notified of winning by telephone at the time of the drawing. Prize will be awarded only upon confirmation of eligibility and completion of all requisite releases. Upon notification or notification attempt, the potential winner must execute and return an IRS Form W-9, affidavit of acceptance, eligibility, liability, publicity release, a valid, government-issued photo identification and if applicable, Contest Sponsor liability release forms within thirty (30) days of such notification or notification attempt or prize will be forfeited.

5. CONDITIONS

a. If the Station makes a good-faith determination that an entrant has cheated or committed fraudulent activity in connection with a Contest, the Station may disqualify that entrant from entering and/or winning this and any or all future Station-administered contests and seek damages to the fullest extent permitted by law.

b. The Station reserves the right to modify these rules for clarification or equitable purposes without materially affecting the terms and conditions of the Contest, including, without limitation, the substitution of a prize(s) of equivalent value, which will become effective upon announcement. To the extent the Station makes material changes to the terms and conditions of the Contest, any such material changes will be broadcast on the Station and/or posted on its website: www.fm100.com within twenty-four (24) hours of the change.

c. Each winner will solely be responsible for any (federal, state, or local) taxes or fees that result from the receipt and/or use of their prize and may receive an IRS Form 1099-Misc for all prizes won from the Station in any calendar year where the aggregate value of all such prizes is \$600 or more. The Contest is void where prohibited by law.

e. Participation in a Contest and/or acceptance of prize(s) constitutes agreement by entrant and/or winner release, forever discharge, indemnify, and hold harmless Station, its affiliates, parents, assigns, successors, employees, participating Contest Sponsors, agents and all others connected with them and the Contest (the "Released Parties") from any and all liability, claims, actions, and damages sustained or incurred by participation in the said Contest, and the receipt and use of any prize(s) awarded (if any) through such Contest arising in any manner whatsoever, including but not limited to an act or omission, whether negligent, intentional or otherwise caused by Station, its affiliates, parents, assigns, successors, employees, sponsors, agents and all others connected with them and the Contest.

f. The Released Parties are not responsible for (i) typographical or other errors in the printing, the offering, or the administration of the Contest or in the announcement of a prize; (ii) incorrect or inaccurate information, human error, failure, or omission; (iii) unauthorized human intervention; (iv) lost, stolen, mangled, misdirected, illegible, incomplete, or late entries; (v) entries not received due to difficulty accessing the internet, service outage or delays, computer difficulties, telephone service outages, delays, busy signals, poor signals or signal interference, accidental disconnection,

equipment malfunctions, and any other technological failures; or (vi) any cancellations, delays, diversions, or substitutions or omissions by any transportation providers or any other persons or entities providing any services to Entrant(s) and/or winner(s) (and winner's guest(s) if applicable) including any results thereof such as changes in services or location necessitated by same. Further, the Released Parties are not responsible if any part of a Contest cannot be conducted and/or if a prize, either in whole or in part, cannot be awarded due to acts of God, acts of war, natural disasters, weather, acts of terrorism, or other factors beyond the Released Parties' control.

g. Except where prohibited, by entering the Contest, each entrant agrees that:

- (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize(s) awarded shall be resolved individually, without resort to any form of class action, and exclusively by state or federal courts situated in Salt Lake City, Utah;
- (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but in no event shall such costs include attorneys' fees; and
- (3) no punitive, incidental, special, consequential or other damages, including, without limitation, lost profits may be awarded (collectively, "Special Damages"), and
- (4) entrant hereby waives all rights to claim Special Damages and all rights to have any damages awarded multiplied or increased. Utah law governs the interpretation and construction of these Official Rules and all aspects related thereto.

6. PRIVACY

a. By participating in the Contest, entrant agrees to the Station's Terms of Use Agreement and to the use of entrant's personal information as described in the Privacy Policy located at: www.fm100.com. In the event of conflict between the Station's Terms of Use Agreement and these Official Rules, the terms of these Official Rules shall apply. Any information that Twitter, Facebook, or Instagram collects through an entry in the Contest may be subject to Twitter's, Facebook's, or Instagram's own terms and policies.

7. COPY OF OFFICIAL RULES

a. of these rules are available at the Station's website: www.fm100.com.