

Beat The Bank CONTEST OFFICIAL RULES AND REGULATIONS

1. The Beat The Bank contest (the "Contest") is sponsored by KCML, 99.9 More FM a division of Leighton Broadcasting. (hereinafter referred to as the "Contest Sponsor"). The Contest starts at 7:20 a.m. Eastern Time ("ET") on Monday, April 4th, 2016 and closes on April 3rd, 2017 (the "Contest Period"). No purchase necessary. Void where prohibited. Limit of one (1) Cash Prize per household.

2. ELIGIBILITY: To enter and to be eligible to win, entrant must be a legal resident of Minnesota, eighteen (18) years of age or older, hold a valid Minnesota driver's license and qualify for automotive insurance coverage. Employees (and their parents, siblings and children, and persons domiciled with any such employee) of the Contest Sponsor, their respective agents, parent, affiliated or related companies, subsidiaries, divisions, American National Bank (the "Prize Provider"), their respective promotional and advertising agencies and administrators, and/or any other entity involved in the development, production, administration, judging or fulfillment of the Contest (collectively, the "Contest Parties") are ineligible to enter. Winners of a prize from a Leighton Broadcasting contest valued at over one thousand dollars (\$500) within the thirty (30) days preceding the start of this Contest (including persons designated by such winners to take ownership of prizes) are not eligible to enter.

3. TO ENTER: To enter the Contest, an announcement will be made each weekday of the Contest Period at approximately 7:20 a.m. CT, and 5:20 p.m. CT (each an "Announcement"), telling listeners to call in for a chance to play Beat the Bank (the "Game") When you hear an Announcement, call the 99.9 More FM contest line at 320-253-6673 (the "Contest Line"). In the event a caller is outside of the local calling area, standard long distance rates as charged by the caller's long distance service provider will apply. The Ninth (9th) caller through on the Contest Line following an Announcement (each a "Qualifier") will be eligible to play the Game described below for a chance to win a Cash Prize. The object of the Game is to beat the sound of the vault alarm in order to be eligible to win a Cash Prize. The Qualifier will hear one or more vault doors opening with a voice announcing an amount of money (minimum amount of \$20 to a maximum amount of \$1,000). With each opening of a vault, the Qualifier has the option to stop and win the amount of cash just announced or he/she may continue to the next vault opening and hear the cash amount announcement increase or hear the vault alarm. At any time, the vault alarm may be triggered and if that occurs, the Qualifier does not win any money. Between each vault opening, the Qualifier will be asked if he/she wishes to proceed or wishes to stop and win the amount of cash just announced. If the Qualifier wishes to stop, he/she will win the amount of cash just announced. If the Qualifier wishes to proceed and the sound of the vault alarm is heard, he/she will not be eligible to win any cash. Should the Qualifier say "stop" during the sound of the alarm, he/she will not be eligible to win the cash. Each eligible Qualifier will then be required to provide a representative of 99.9 More FM with their name,

address and telephone number. If there is not a clear telephone connection between the 99.9 More FM on-air announcer and a Qualifier, such that one or each other cannot hear the other, such Qualifier will be disqualified, and the Contest Sponsor will not be liable in any way for such failed connection. In conducting the Contest, 99.9 More FM and its representatives have the full and absolute discretion to disqualify any Qualifier who fails to respond on the phone or whose response cannot be heard, and the Contest Sponsor shall have no liability or responsibility to any Qualifier so disqualified. The odds of becoming a Qualifier and winner of a Cash Prize will depend on the total number of individuals calling the Contest Line following the applicable Announcement. You can only become a Qualifier ONCE during the Contest.

4. PRIZES: The number of Cash Prizes to be awarded will depend on the number of successful contestants who "Beat the Bank" and the amount of each Cash Prize awarded to each Qualifier. The maximum Cash Prize offered to a Qualifier will be \$1,000 although not all contestants will be offered this maximum amount. The minimum Cash Prize offered to a Qualifier will be \$20. Cash Prizes won will be awarded in the form of a check. A copy of the amounts in each vault daily can be obtained at the Leighton Broadcasting studios, 619 West Germain Street, St. Cloud, MN 56301. All daily amounts of been predetermined before the start of (the contest).

5. Prizes must be accepted as awarded. Prize winner is solely responsible for all costs not expressly described herein.

6. Before being awarded a Cash Prize and becoming a confirmed Qualifier, each potential Qualifier will be required to sign and return within the time stipulated by the Contest Sponsor, a full release and indemnity form stating that he/she has read and understood these official rules and regulations ("Rules"), grants all consents required, authorizes the Contest Sponsor to broadcast, publish and disseminate his/her name, city of residence, photograph, likeness, sobriquet and voice, in connection with any promotion or publicity, and/or for general news, entertainment and information purposes at no additional compensation to the potential winner, beyond the awarding of the Cash Prize and participating as a Qualifier, accepts the Cash Prize as offered and releases the Contest Parties and each of their respective directors, officers, employees, agents, contractors, licensees and assigns (collectively the "Released Parties") from any and all liability of any kind arising out of the potential winner's participation in this Contest and receipt and use of the Cash Prize. In the event that a potential Qualifier does not comply with all the provisions as contemplated in these Rules, Contest Sponsor shall have the right to disqualify such potential Qualifier and the Contest Sponsor shall be fully and completely released and discharged from any liability or responsibility in this regard.

7. By entering this Contest the entrants and participants automatically agree to accept and

abide by these Rules. All decisions of the Contest Sponsor with respect to any aspect of this Contest, including without limitation the eligibility of entries, are final and binding on all entrants in all matters as they relate to this Contest.

10. All entries become property of Contest Sponsor who assumes no responsibility for garbled, lost, late, delayed, destroyed or misdirected entries, mail, voice messages, e-mail or any computer errors or malfunctions. No correspondence will be entered into except with entrants requesting Rules by mail or requesting the names of the Prize winners (for which a self-addressed, postage paid envelope must be included). Contest Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, seeding or printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, defect or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials or data that have been tampered with or altered are void. If for any reason, in the opinion of the Contest Sponsor, in their sole discretion, the Contest is not capable of running as originally planned, or if the administration, security, fairness, integrity or the proper conduct of the Contest is corrupted or adversely affected, including by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond its control, Contest Sponsor reserves its right to cancel, terminate, modify, amend, extend or suspend the Contest, and select a winner from previously received eligible entries. Contest Sponsor reserves its right to modify the Rules without materially affecting the terms and conditions hereof. The Contest Sponsor reserves its right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Rules or otherwise in a disruptive manner. Any attempts to deliberately damage the Contest web site or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made the Contest Sponsor reserve their right to seek remedies and damages to the fullest extent of the law. Contest Sponsor shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to an entrant's computer equipment, system, software or any combination thereof, as a result of their participation in this Contest or from downloading any material from the Contest web site, where applicable.

11. Contest is subject to all applicable federal, and municipal laws and regulations. By entering this Contest each entrant consents to the collection, use and distribution of his or her personal information (information that identifies an entrant as an individual, such as home telephone number, age and home address) by the Contest Sponsor for the purposes of implementing, administering and fulfilling this Contest. Contest Sponsor will not sell or transmit this information to third parties except for the purposes of administering this Contest. By entering the Contest, entrants consent to the manner of collection, use and disclosure of personal information as set out in Leighton Broadcastings Privacy Policy, which is available at [999morefm.com/about/Leighton Broadcasting.page](http://999morefm.com/about/Leighton%20Broadcasting.page). Any inquiry

concerning the personal information held by the Contest Sponsor should be addressed to Leighton Broadcasting, at 99.9 More FM, 619 West St. Germain Street, St. Cloud, MN 56301.

12. In the event of any discrepancy or inconsistency between the terms and conditions of the Rules and disclosures or other statements contained in any Contest related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Rules shall prevail, govern and control.

13. All intellectual property, including but not limited to trade-marks, trade-names, logos, designs, promotional materials, web pages, source codes, drawings, illustrations, slogans and representations are owned by the Contest Sponsor and/or its affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.