



PRESENTED BY CHASE

“Back to the Yard” Sweepstakes (the “Sweepstakes”) Official Rules

NO PURCHASE, PAYMENT, OBLIGATION, OR FINANCIAL DISCLOSURE OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE, PAYMENT OR FINANCIAL DISCLOSURE WILL NOT INCREASE YOUR CHANCE OF WINNING. VOID IN PUERTO RICO AND WHERE PROHIBITED BY LAW.

ELIGIBILITY:

Sweepstakes is open to: [1] legal residents of the fifty (50) United States, the District of Columbia and the United States Virgin Islands, [2] who are seventeen (17) years of age or older at the time of entry, [3] who are a full or part-time student at one of the 105 participating Historically Black College or Universities (“HBCU”) listed below, and [4] have a valid student email address at one of the participating HBCUs (the “Entrant” or “Participant”). Employees of JPMorgan Chase Bank, N.A. (the “Sponsor”), and related subsidiaries and affiliated companies, and advertising and promotion agencies including Millennium Communications, Inc., and Marden-Kane, Inc. and each of their respective agents, representatives, officers, directors, shareholders, and employees, and their immediate families (spouse, and parents, children and siblings, and their respective spouses regardless of where they live) (collectively “Releasees”), and individuals living in the same households, whether related or not, of the above, are not eligible to enter or win a prize. Each Participant, by participating in the Sweepstakes, agrees to be bound by the Official Rules and at the Sponsor’s decisions. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

PARTICIPATING HBCUs:

<u>HBCU</u>	<u>LOCATION</u>	<u>HBCU</u>	<u>LOCATION</u>
Alabama A&M University	Normal, AL	Meharry Medical College	Nashville, TN
Alabama State University	Montgomery, AL	Miles College	Fairfield, AL
Albany State University	Albany, GA	Mississippi Valley State University	Itta Bena, MS
Alcorn State University	Lorman, MS	Morehouse College	Atlanta, GA
Allen University	Columbia, SC	Morehouse School of Medicine	Atlanta, GA
American Baptist College	Nashville, TN	Morgan State University	Baltimore, MD
Arkansas Baptist College	Little Rock, AR	Morris Brown College	Atlanta, GA
Barber-Scotia College	Concord, NC	Morris College	Sumter, SC
Benedict College	Columbia, SC	Norfolk State University	Norfolk, VA
Bennett College	Greensboro, NC	North Carolina Agricultural & Technical State University	Greensboro, NC
Bethune-Cookman University	Daytona Beach, FL	North Carolina Central University	Durham, NC
Bishop State Community College	Mobile, AL	Oakwood University	Huntsville, AL
Bluefield State College	Bluefield, WV	Paine College	Augusta, GA
Bowie State University	Bowie, MD	Paul Quinn College	Dallas, TX
Central State University	Wilberforce, OH	Payne Theological Seminary	Wilberforce, OH
Cheyney University of Pennsylvania	Cheyney, PA	Philander Smith College	Little Rock, AR
Clafin University	Orangeburg, SC	Prairie View A&M University	Prairie View, TX
Clark Atlanta University	Atlanta, GA	Rust College	Holly Springs, MS
Clinton College	Rock Hill, SC	Savannah State University	Savannah, GA
Coahoma Community College	Coahoma County, MS	Selma University	Selma, AL
Coppin State University	Baltimore, MD	Shaw University	Raleigh, NC
Delaware State University	Dover, DE	Shelton State Community College	Tuscaloosa, AL
Denmark Technical College	Denmark, SC	Shorter College	North Little Rock, AR
Dillard University	New Orleans, LA	Simmons College	Louisville, KY



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Edward Waters University	Jacksonville, FL
Elizabeth City State University	Elizabeth City, NC
Fayetteville State University	Fayetteville, NC
Fisk University	Nashville, TN
Florida A&M University	Tallahassee, FL
Florida Memorial University	Miami Gardens, FL
Fort Valley State University	Fort Valley, GA
Gadsden State Community College	Gadsden, AL
Grambling State University	Grambling, LA
Hampton University	Hampton, VA
Harris-Stowe State University	St. Louis, MO
Hinds Community College at Utica	Utica, MS
Howard University	Washington, DC
Huston-Tillotson University	Austin, TX
Interdenominational Theological Center	Atlanta, GA
J. F. Drake State Technical College	Huntsville, AL
Jackson State University	Jackson, MS
Jarvis Christian College	Hawkins, TX
Johnson C. Smith University	Charlotte, NC
Kentucky State University	Frankfort, KY
Knoxville College	Knoxville, TN
Lane College	Jackson, TN
Langston University	Langston, OK
Lawson State Community College	Bessemer, AL
LeMoyne-Owen College	Memphis, TN
Lincoln University	Chester County, PA
Lincoln University of Missouri	Jefferson City, MO
Livingstone College	Salisbury, NC

South Carolina State University	Orangeburg, SC
Southern University and A&M College	Baton Rouge, LA
Southern University at New Orleans	New Orleans, LA
Southern University at Shreveport	Shreveport, LA
Southwestern Christian College	Terrell, TX
Spelman College	Atlanta, GA
St. Augustine's University	Raleigh, NC
St. Philip's College	San Antonio, TX
Stillman College	Tuscaloosa, AL
Talladega College	Talladega, AL
Tennessee State University	Nashville, TN
Texas College	Tyler, TX
Texas Southern University	Houston, TX
Tougaloo College	Hinds County, MS
Trenholm State Technical College	Montgomery, AL
Tuskegee University	Tuskegee, AL
University of Arkansas at Pine Bluff	Pine Bluff, AR
University of Maryland Eastern Shore	Princess Anne, MD
University of the District of Columbia	Washington, DC
University of the Virgin Islands	St. Croix & St. Thomas, VI
Virginia State University	Petersburg, VA
Virginia Union University	Richmond, VA
Virginia University of Lynchburg	Lynchburg, VA
Voorhees College	Denmark, SC
West Virginia State University	Institute, WV
Wilberforce University	Wilberforce, OH
Wiley College	Marshall, TX
Winston-Salem State University	Winston-Salem, NC
Xavier University of Louisiana	New Orleans, LA

TIMING:

The Sweepstakes begins on October 11, 2022 at 9:00:00 a.m. Eastern Time (“ET”) and ends on October 31, 2022 at 5:00:00 p.m. ET (the “Sweepstakes Period”). For purposes of this Sweepstakes, a “day” is defined as a 24-hour period, beginning at 12:00:00 AM ET and ending at 11:59:59 PM ET except for the first day of the Sweepstakes where a day is defined as beginning at 9:00:00 AM ET and ending at 11:59:59 PM ET and the last day where a day is defined as beginning at 12:00:00 AM ET and ending at 5:00:00 PM ET. The Sponsor’s computer, or that of its designee, runs the official clock for the Sweepstakes and will solely determine the time by which an entry is received.



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HOW TO ENTER: There are two (2) ways to enter:

1 – Attend a virtual Chase Workshop:

1. Register to attend one of the following Chase virtual zoom workshops:
 - Your Goals, Your Financial Journey on Tuesday, October 11, 2022 at 11:00 a.m. ET;
 - Money Management and Building Credit on Wednesday, October 12, 2022 at 11:00 a.m. ET; or
 - Your Financial Future... Starting Today on Thursday, October 13, 2022 at 11:00 a.m. ET.
2. When the workshop has ended you will receive an email within 24-hours with a link to the Sweepstakes Entry Site.
3. Click on the Sweepstakes link in the email.
4. On the Sweepstakes Entry Site, complete the required information on the entry form, which may include, among other things, your full name, name of the HBCU you attend, mailing address, school e-mail address, and daytime telephone number, as prompted. Entrant must complete the entry form with all required information.
5. Click “ENTER NOW” for the entry to be eligible.

Note: You may register to participate in all three (3) workshops, but you will only earn a maximum of one (1) entry.

2 - By Mail:

To enter without attending a Chase Workshop, on a plain piece of 3”x5” paper, hand print your first and last name, the HBCU you attend, your student email, date of birth (mm/dd/yyyy), and your daytime telephone number including area code. Then, on the opposite side of your entry, in 50 words or less, provide your response to the following prompt: “Tell us a financial goal you have.” On the upper-left hand corner of a #10 outer-mailing envelope hand print your last name followed by your first name and complete return address. Mail your entry with sufficient (un-metered) postage affixed, to: Chase Back to the Yard Sweepstakes, P.O. Box 488, Syosset, NY 11791-0488. Limit one entry per outer-mailing envelope. Mail-in entries must contain a postmark that falls within the Sweepstakes Period to be considered valid. Mail-in entries must be postmarked by October 31, 2022 and received by November 4, 2022. No mechanically reproduced entries or metered mail permitted. Statements contained in mail-in entries will not be judged but must be unique; statements must not in any way reflect negatively upon Sponsor, the Sweepstakes or any other person or entity. Mail-in entries that are not in the format specified above, that are illegible, inaccurate, incomplete, or reproduced via photocopier or otherwise will be considered null and void. Proof of submission does not constitute proof of receipt. Not responsible for lost, late, illegible, mutilated, misdirected, postage-due entries or entries not received in time for the random drawing.

Limit: There is a maximum limit of one (1) entry per person/email address regardless of method of entry. Entries received in excess of the entry limit stated herein will be disqualified. By participating in the Sweepstakes, Entrant agrees to comply with the Sweepstakes Official Rules. Entries may only be submitted by a single Entrant. Entries that do not comply with these Official Rules, as determined in Sponsor and/or Administrator’s sole discretion, will be disqualified from the Sweepstakes. Decisions of the Sponsor and/or Administrator are final and binding. Any attempt by any Entrant to obtain more than the stated number of entries by using any other methods will void that Entrant’s entries and that Entrant may be disqualified.

PRIZES:

Six (6) Grand Prize Winners: 50,000 United Airline Miles. Approximate Retail Value (“ARV”): \$500.00 each.

Thirty-One (31) First Prize Winners: a Microsoft Surface Pro 7+ 12.3” Touch Screen with Intel Core i5 8GM Memory (does not include pen or mouse). ARV: \$799.00 each.

Fifty (50) Second Prize Winners: a \$500 Barnes & Noble Gift Card. Retail Value: \$500 each. Terms and conditions as stated on the gift card will apply.

Total ARV of all prizes: \$52,769.00. The odds of winning a Prize depends on the total number of eligible entries received during the Sweepstakes Period.

Prize Conditions: Winners are responsible for the payment of all taxes on the prizes. All details of prizes not specified herein shall be determined solely by Sponsor. Except as provided herein, no cash, transfers or prize substitution is allowed except at the discretion of Sponsor, who reserves the right where lawful, to substitute a prize (or prize component) with one of comparable or greater value. If prize cannot be awarded due to circumstances beyond the control of Sponsor, a substitute prize of equal or greater retail value will be awarded; however, if prize is awarded but unclaimed or forfeited by recipient, prize may not be re-awarded, per Sponsor’s sole discretion. By accepting the prize, Winner acknowledges compliance with these Official Rules. In no event will more Sweepstakes prizes be awarded than those listed in these Official Rules.



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Additional Prize Conditions for United Airline Miles Winners: If a Winner is not a member of the United MileagePlus® program at time of prize award, winner will need to create an account; creating an account is free. You can create an account for free by going to <https://www.united.com/en/us/account/enroll/profile>. By submitting your information and creating a United MileagePlus account, you agree to the United MileagePlus program rules and conditions and privacy policy. If you do not agree to such program rules and conditions and do not create an account, Winner will forfeit the prize. Terms and conditions apply. Miles may be used for air transportation on United Airlines, car rentals, hotel stays, and other awards available at United.com. Miles awarded in this Sweepstakes will not count toward elite status qualification or any other promotion benefit that United Airlines may offer in the United MileagePlus program. The credited miles may thereafter be redeemed in any manner consistent with the United MileagePlus program Terms and Conditions, which are subject to change at any time without notice. Miles awarded will be placed in the Winners account in approximately 6 to 8 weeks after being confirmed a Winner.

RANDOM DRAWING:

A random drawing to select prize winners will be conducted on or about November 7, 2022 from among all eligible entries received. The drawing will be conducted under the supervision of Marden-Kane, Inc. (the “Administrator”), an independent judging organization, whose decisions are final and binding in all matters relating to this Sweepstakes.

WINNER NOTIFICATION:

Administrator will notify potential winners by email at the email address provided with the entry on or about November 7, 2022. An Entrant is not deemed a winner of any prize, even if the winning notification should so indicate, unless and until (i) the Entrant’s eligibility has been verified, (ii) all requirements determined by the Sponsor in order to claim his/her prize have been fulfilled and (iii) the Entrant has been notified that the acceptance and verification process is complete. Potential winners must respond to the instructions in the email within five (5) days of the initial notification. Potential winners will be required to complete, sign, and return an Affidavit of Eligibility and Liability Release and; where legal, a Publicity Release (collectively the “Affidavit”); and an IRS Form W-9 and furnish his/her social security number that will be used only for the purpose of reporting the Winner’s prize earnings to the Internal Revenue Service, as required by law. Completed documents must be returned within five (5) days from prize notification date or the prize will be forfeited and an alternate winner notified. Prizes must be accepted as awarded. If the prize is won by an eligible Entrant who is not of the legal age of majority in the state of residence (“minor”), the required documents must be confirmed and signed by Prize Winner’s parent or legal guardian, and the prize will be awarded in the name of his/her parent or legal guardian, who will be required to fulfill all requirements imposed on the Prize Winner set forth herein. Any false statement made by a potential winner will result in automatic disqualification.

If a potential Prize Winner does not return the required documents within the stated timeframe, cannot be contacted, or if any notification/Document is returned as undeliverable, or if a potential winner is found to be ineligible or not in compliance with these Official Rules, the potential winning Entry will be disqualified and an alternate winner will be notified, at the sole discretion of the Sponsor.

In addition, you acknowledge and agree that the Releasees reserve the right to disqualify any Potential Prize Winner or Alternate at any time, in their sole discretion, on the basis of anything contained in or learned or obtained as a result of the submitted Affidavit, or any other forms requested by the Releasees that, in their sole opinion, would constitute a breach of these Official Rules or otherwise.

By entering the Sweepstakes, Entrants, or, if minors, their parents or legal guardians, agree to the use by Sponsor and its designees of their names, cities and states and photographs/likenesses for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet), without additional compensation, notification, or permission, except where prohibited by law. Upon request, Prize Winners must consent to such in writing.



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GENERAL CONDITIONS:

Except where prohibited by law, each potential winner's entry and acceptance of a prize constitutes the potential winner's irrevocable, sub-licensable, absolute right and permission for the Sponsor and its designees to use, publish, post or display the potential winner's name, entry submission, statements, biographical information, voice, city and state address, any quotes attributable to him or her, photographs/likenesses and any other indicia of persona (regardless of whether altered, changed, modified, edited, used alone, or used with other material in Sponsor's sole discretion) for any purpose, including but not limited to advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional authorization, opportunity to review, approval, notification or compensation and each potential winner releases Releasees from any and all liability related thereto.

CONDITIONS OF ENTRY:

Use of any automated entry software is prohibited. Electronically reproduced, mechanically reproduced, illegible, incomplete or inaccurate entries are void. By participating, Entrants agree to comply with these Official Rules including all eligibility requirements. In case of a dispute as to the owner of an online entry, online entry will be deemed to have been submitted by the authorized account holder from which the entry is made. **Caution:** Any attempt by an Entrant or any other individual to deliberately damage any online service or web site or undermine the legitimate operation of this Sweepstakes may be a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek damages and/or other remedies 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 or any other provision.

LIMITATION OF LIABILITY AND RELEASE OF CLAIMS:

By participating in the Sweepstakes, Entrants agree to release, indemnify and hold harmless the Releasees and each of their respective agents, representatives, officers, directors, shareholders and employees from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of the prize (including any travel or travel-related activity thereto) that may be awarded. This Sweepstakes and these Official Rules shall be interpreted in accordance with the laws of the State of Delaware without regard to its principles of conflicts of law. Jurisdiction and venue shall be solely within the State of Delaware. Releasees are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prizes or in any Sweepstakes related materials; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or; for electronic, computer, or telephonic malfunction or error, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or process any transaction thereon. If, in the Sponsor's opinion for any reason, the Sweepstakes is not able to run as planned for reasons which may include, without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, including soliciting of applications in a manner inconsistent with Sponsors' policies or procedures or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, including any other factors beyond Sponsor's reasonable control such as a Force Majeure (e.g., war, riots, terrorism, civil unrest, strikes, blackouts, supply shortages, order of governmental authority), an "act of God" (e.g., natural disasters, weather, etc.) or an unforeseeable health event (e.g. pandemic or epidemic), then the Sponsor reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, without further liability to the Entrants or third parties. In the event the Sweepstakes is cancelled prior to the stated end date, a notice will be posted on the Sweepstakes web site; and Sponsor reserves the right to conduct the judging and award prizes from among all eligible non-suspect Entries received prior to the time of the action or event warranting such cancellation. As a condition of entering the Sweepstakes, Entrants agree that: a.) under no circumstances will Entrants be permitted to obtain awards for, and Entrants hereby waives all rights to claim, indirect, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this Sweepstakes, or the prizes awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, if any, but in no event shall Entrant be entitled to receive attorneys' fees or other legal costs, and in no event to exceed two hundred fifty dollars (\$250). Sponsor reserves the right to modify prize award procedures at their discretion. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision.



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PRIVACY:

Information collected from Entrants is used only for the purpose of awarding prizes, operating the Sweepstakes consistent with the Official Rules and to notify Winners, and will not be re-used, sold or shared in any manner by Sponsor or any third parties unless Entrant has opted-in to receive additional information and promotional material from Sponsor or a third party. Once the Sweepstakes, including any known or unknown extensions of the Sweepstakes, has ended, all information supplied by Entrants will be removed from the database.

WHO WON:

To request the list of the winners, send an e-mail with the subject line "Chase Back to the Yard Winners" to winners@mkpromosource.com. Requests must be received no later than November 30, 2022. The list will be sent when the drawing has been conducted and the winners verified.

SPONSOR:

Sponsored by: JPMorgan Chase Bank, N.A., 201 N. Walnut Street, Wilmington, DE 19801.
Administrator: Marden-Kane, Inc., 575 Underhill Blvd., Ste. 222, Syosset, NY 11791.

The sweepstakes is not sponsored, endorsed or administered by United Airlines, Inc. or Mileage Plus Holdings, LLC. Miles accrued, awards, and benefits issued are subject to change and are subject to the rules of the United MileagePlus program, including without limitation the Premier® program, (the "MileagePlus Program") which are expressly incorporated herein. Please allow 6-8 weeks after completed qualifying activity for miles to post to your account. United may change the MileagePlus Program including, but not limited to, rules, regulations, travel awards and special offers or terminate the MileagePlus Program at any time and without notice. United and its subsidiaries, affiliates and agents are not responsible for any products or services of other participating companies and partners. Taxes and fees related to award travel are the responsibility of the member. Bonus award miles, award miles and any other miles earned through non-flight activity do not count toward qualification for Premier status unless expressly stated otherwise. The accumulation of mileage or Premier status or any other status does not entitle members to any vested rights with respect to the MileagePlus Program. All calculations made in connection with the MileagePlus Program, including without limitation with respect to the accumulation of mileage and the satisfaction of the qualification requirements for Premier status, will be made by United Airlines and MileagePlus in their discretion and such calculations will be considered final. Information in this communication that relates to the MileagePlus Program does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information on the united.com website and the MileagePlus Program rules. United and MileagePlus are registered service marks. For complete details about the MileagePlus Program, go to www.united.com.

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