In support of Financial Literacy Month, MidFirst Bank is sponsoring a Jump$tart Your Money Week Essay Contest. Middle school (grades 7-8) and high school (grades 9-12) students in the Oklahoma City metro area public school systems are encouraged to participate by submitting an essay responding to the Jump$tart Your Money question. Three middle school and three high school winners will receive scholarship awards.

1st Place - $500       2nd Place - $300       3rd Place - $200

Teachers win too!
The sponsoring teacher of each winner will receive an equal award for classroom supplies.

Essay Deadline: April 1, 2016

ESSAY QUESTION:
How can saving money make a difference in a person’s future?

Address the following points:

1. Importance of saving money
2. The difference between needs and wants and how it impacts the ability to save
3. The challenges to saving money
4. Ideas for saving money

High school essays must be 300-500 words. Middle school essays must be 200-300 words. Essays must be double-spaced, typewritten on plain white paper and submitted by a teacher sponsor.

See official rules at midfirst.com/jumpstartessaycontest for details.
APPLICATION:

Please print or type. Sign the form as indicated and include with essay.

Name: ________________________________________________________________

Age: _________________

Grade: __________________________

School: __________________________

Sponsoring Teacher: ____________________________________________________

Parent/Guardian: ______________________________________________________

Student Certification:
By signing below, each person certifies to the best of their knowledge that the attached essay is fully the work of

_______________________________________________________________
(Type or print student name)

Student Signature: _________________________________________________

Teacher Signature: _________________________________________________

I have read the contest rules and I give permission for him/her to participate in the essay contest, including consent to release photos for media and promotional purposes.

Parent/Guardian Signature: ___________________________________________
NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST. A PURCHASE OR PAYMENT WILL NOT INCREASE OR IMPROVE YOUR CHANCES OF WINNING.

1. ELIGIBILITY. The “MidFirst Bank Jump$tart Your Money Week Student Essay Contest” (the “Contest”) is only open to entrants who, as of the entry date, are at least twelve (12) years old and a current student attending an Oklahoma City metro area public middle school (grades 7-8) or high school (grades 9-12). Entrants are responsible for assuring their residency status complies with state and local law regarding the Contest. The Contest is void outside the eligible contest territory and where prohibited or restricted by law. Employees, officers, and directors of MidFirst Bank (“Sponsor”) and its parents, subsidiaries, affiliates (including, without limitation, divisions, advertising and promotion agencies, and their immediate families (defined as parents, spouses, children, siblings, grandparents, and their respective spouses) or members of the same household (whether related or not) of each such employee, officer and director, are not eligible to enter.

2. TIMING. The Contest entry period begins at 12:00 am on 3/1/2016 and ends at 12:00 pm on 4/1/2016 (the “Entry Period”).

3. HOW TO ENTER. Entries must be submitted by a sponsoring teacher in the Oklahoma City metro area school system via email to Essaycontest@MidFirst.com by the end of the Entry Period. Essays submitted by any person other than a sponsoring teacher will not be accepted. Essays will not be returned and become the property of MidFirst Bank. MidFirst Bank has the right to publish essays in part or in full.

Requirements of Entries:
- Must be written by a single student; no group submissions permitted
- Must constitute the student’s original work
- Middle School Essays: 200 – 300 words
- High School Essays: 300 – 500 words
- Double-Space, typewritten on plain white paper.
- Include the student name, grade, sponsoring teacher, and school in the top right corner
- Essay must address question, “How can saving money make a difference in a person’s future?” along with following points:
  - Importance of saving money
  - The difference between needs and wants and how it impacts the ability to save
  - The challenges to saving money
  - Ideas for saving money
- Files must be submitted by the sponsoring teacher in .doc, .pdf, .jpg, or .tif format. Sponsoring teachers may submit a single file containing multiple entries, if desired.
- Include a completed application with student’s name, age, grade, school, sponsoring teacher, parent/guardian, and signatures with each entry.

Limit one (1) entry per student in the Contest. All entries must be received by Sponsor at Essaycontest@MidFirst.com during the Entry Period. All entrants and entries are subject to verification prior to the awarding of a prize, as are the eligibility, age and other claims of/information provided by a potential prizewinner.

4. WINNER SELECTION and NOTIFICATION. On or before April 15, 2016, a selection committee consisting of MidFirst Bank staff and/or Jump$tart members will select six potential winners: a First, Second, and
Third place winner in the Middle School category (grades 6-8) and a First, Second, and Third place winner in the High School category (grades 9-12) from among all eligible entries and notify the potential winners.

Winners will be recognized at the Jump$tart Your Money Week Kickoff Luncheon on April 25th, 2016. Winning students and teachers may elect to attend the meeting (students must be accompanied by an adult) or, alternatively, be recognized in their classroom by Sponsor’s representative.

The selection criteria for choosing the winners are:
1. Interpretation of question and clarity of essay
2. Creativity and originality of the essay
3. Demonstration of topic understanding
4. Grammar and punctuation

The entrants selected as potential winners must comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. The sponsoring teachers of the potential winners will be notified by phone, mail, courier, and/or email. The potential winners, or their parent or guardian, as applicable, will be required to execute and return to Sponsor a notarized Affidavit of Eligibility, a Liability Release, and, except where prohibited by law, a Publicity Release (an “Affidavit/Release”) in the form(s) provided by Sponsor in order to claim his/her prize. The Affidavit/Release must be returned to Sponsor by the date and/or time indicated within the Affidavit/Release. If any of the potential winners cannot be contacted within seventy-two (72) hours of the teacher’s first attempt to contact him/her, or if any of the potential winners fail to return the Affidavit/Release within the specified time, or if any prize or prize notification is returned as undeliverable, or if any of the potential winners are found to be ineligible, or if any of the potential winners do not comply with the Official Rules, then such potential winner(s) may be disqualified and an alternate winner selected by Sponsor in his/her place from among all eligible non-winning entries received by Sponsor for the Contest. In such event, an alternate potential prizewinner will be notified as described above and will be required to return the required documents to Sponsor as described above.

5. PRIZE. Subject to the terms and conditions of these Official Rules, six (6) student prizes will be awarded in this Contest: first, second, and third place in the Middle school category, and first, second, and third place in the High school category. Each winner will receive a one-time cash scholarship as follows:
- First Place: Five Hundred Dollars ($500)
- Second Place: Three Hundred Dollars ($300)
- Third Place: Two Hundred Dollars ($200)

Sponsoring teachers of each winner will receive an award equal to the student’s prize for classroom supplies. One sponsoring teacher per student, and one award per sponsoring teacher.

Prize money will be distributed in the form of a check payable to the winner. The prizes are nontransferable, non-assignable, nonnegotiable, and not redeemable for cash (except as authorized by law) or credit. The prizes must be accepted as awarded. Prizes are awarded “AS IS” with no warranty, representation, or guarantee, express or implied, in fact or in law, made by Sponsor or for which Sponsor shall be liable, including, without limitation, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NONINFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. No prize substitutions, except by Sponsor, who reserves the right (but has no obligation) to substitute a prize (or a component thereof) with another prize of equal or greater value (including cash) if the prize (or a component thereof) is not available for any reason as determined by Sponsor in its sole discretion. Unused components of the prize shall be forfeited and have no redeemable cash value. Winners are solely and fully responsible for any and all costs, fees, taxes, assessments and expenses associated with their prize award, redemption, receipt and use, including, without limitation, all federal, state and local taxes on the prize. If applicable, winners will be issued an IRS Form 1099 for the actual retail value of the prize. Winners waive the right to assert, as a cost of winning a prize, any and all costs of verification and redemption or travel to redeem the prize. If a winner is a minor in his/her jurisdiction of primary residence, his/her prize may be awarded to the minor’s parent or legal guardian who must assume all responsibilities of
the prizewinner. A winner’s noncompliance with any of the foregoing and any other condition of this Contest may result in disqualification and forfeiture of prize, in which case, no consideration will be awarded. **LIMIT:** One (1) prize per student in this Contest.

6. **AGREEMENT TO OFFICIAL RULES AND DECISIONS.** By participating in the Contest, each entrant and his/her parent(s) and/or guardian(s) fully and unconditionally agrees to be bound by and accepts these Official Rules and the decisions of Sponsor (including, without limitation, decisions regarding eligibility of entries, the selection of entrants and the winner, and the awarding of the prize), which are final and binding in all respects.

7. **PUBLICITY.** Except where prohibited by law, participation in the Contest constitutes winner’s consent to Sponsor’s (and its designees’, successors’ and assigns’) use of winner’s name, biography, likeness, voice, photographs, video, opinions, statements, hometown, state and country for promotional purposes in any manner or media (including, without limitation, online), worldwide, in perpetuity, and without further payment, consideration, notice, review or consent.

8. **GENERAL CONDITIONS.** Sponsor reserves the right, in its sole discretion, to terminate, modify or suspend the Contest if, in Sponsor’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Contest, or if viruses, bugs, unauthorized intervention, fraud, technical difficulties, or failures or any other factor beyond Sponsor’s reasonable control, corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest. In such event, Sponsor reserves the right (but does not have the obligation) in its sole discretion to award prizes at random from among eligible, non-suspect entries received up to the time of suspected impairment. 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 Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately damage any website or undermine the legitimate operation of this Contest is a violation of criminal and civil laws, and should such an attempt be made, Sponsor reserves the right to seek damages and 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 provision or any other provision of these Official Rules.

9. **RELEASE.** By entering, each entrant forever and irrevocably releases and holds harmless Sponsor and its parents, subsidiaries and affiliates, and their respective agents, advertising and promotion agencies, affiliates, Contest partners and prize suppliers, and all of their respective employees, officers, directors, shareholders and agents from and against all claims, damages or liabilities arising in whole or in part, directly or indirectly, from entrant’s participation and/or entry in the Contest and/or entrant’s award, receipt or use of any prize awarded in the Contest.

10. **LIMITATIONS OF LIABILITY.** Sponsor is not responsible for: (a) incorrect or inaccurate transcription of entry information or late, lost, stolen, unintelligible, illegible, damaged, mutilated, altered, incomplete, misdirected or postage due entries or entries received through impermissible or illegitimate channels, all of which will be disqualified; (b) technical failures of any kind, including but not limited to the malfunctioning of any telephone, computer online systems, computer equipment, website, server provider, network, hardware or software (c) the unavailability or inaccessibility of any website or service; (d) unauthorized intervention in any part of the entry process or the Contest; (e) printing, typographical, electronic or human errors which may occur in the offer or administration of the Contest or the processing of entries; or (f) any injury or damage to persons or property, including but not limited to entrant’s computer, which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Contest, or from viewing, playing or downloading any material from Sponsor’s website, regardless of whether the material was prepared by Sponsor or a third party, and regardless of whether the material is connected to Sponsor’s websites by a hypertext link.
11. **DISPUTES.** Entrant agrees that: (a) any and all disputes, claims, and causes of action arising out of or connected with this Contest, or any prizes awarded shall be resolved individually, without resort to any form of class action, and solely and exclusively in federal or state courts located in Oklahoma City, Oklahoma; entrant submits to sole and exclusive personal jurisdiction to said courts in the State of Oklahoma for any such dispute and irrevocably waives any and all rights to object to such jurisdiction; (b) any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred, including costs associated with entering this Contest but in no event attorneys’ fees; and (c) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim 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. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant or Sponsor in connection with the Contest shall be governed by, and construed in accordance with, the laws of the State of Oklahoma, without giving effect to any choice of law or conflict of law rules of provisions (whether of the State of Oklahoma, the United States, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Oklahoma.

12. **DATA COLLECTION.** Entrants provide personal information to Sponsor and its designees, when they enter the Contest. Sponsor and its designees collect this information and use it to (a) administer this Contest and (b) for market research and for other marketing purposes. Sponsor and its designees may share this information with third parties who need access to this information to perform services on Sponsor’s behalf. Sponsor may also share this information with select marketing partners, who may use it to contact you with information and offers they believe will be of interest to you. In the event of any conflict between the Privacy Policy and these Official Rules, these Official Rules shall govern.

13. **OFFICIAL RULES.** These Official Rules are available online at midfirst.com/jumpstartessaycontest or by sending a self-addressed postage-stamped envelope to “MidFirst JumpStart Your Money Week Essay Contest,” c/o MidFirst Bank, PO Box 26750, Oklahoma City, OK 73118.

14. **WINNER’S LIST.** To request a list of the Contest winner(s), send a self-addressed postage-stamped envelope to “MidFirst JumpStart Your Money Week Essay Contest -Winner List Request,” c/o MidFirst Bank, PO Box 26750, Oklahoma City, OK 73118. Requests must be received by 5/1/2016.

15. **SPONSOR.** The sponsor of the Contest and the address at which the Sponsor may be contacted is MidFirst Bank, PO Box 26750, Oklahoma City, OK 73118.