

**MIAMI DOLPHINS “305 CHECKDOWN SMALL BUSINESS
ASSIST PRESENTED BY DADE COUNTY FEDERAL CREDIT
UNION” PROMOTION FULL OFFICIAL RULES**

1. No Purchase Necessary: NO ENTRY FEE, PAYMENT, OR PROOF OF PURCHASE IS NECESSARY TO ENTER OR WIN. The Promotion is void outside of Miami Dade County. Must be 18 or older at time of entry to enter.

2. To enter: The promotion described herein, including the Prize drawings, shall be hereinafter referred to as the “Promotion.” Register for the Promotion drawing during the Promotion Period (as defined below). Register online at www.miamidolphins.com/smallbusiness (the “Site Promotional Page”). Participants will be required to submit their name, e-mail address, mobile telephone number, and age at the time of entry. No purchase is necessary to enter. Participants are limited to a total of one (1) entry per household. Households that submit more than one (1) entry via any single method may be disqualified and such additional entries will not be accepted. The Promotion begins at 9:00 a.m. ET on October 30, 2020 and ends at 11:59 p.m. ET on November 30, 2020 (“Promotion Period”). Sponsor’s computer shall be the official timekeeping mechanism for the Promotion. Incomplete Promotion entries will not be accepted. Dade County Federal Credit Union (“Sponsor”) assumes no responsibility for incomplete, lost, stolen, late, misdirected, misplaced, mutilated, or garbled entries or communications, or for technical failures of any kind, including, without limitation, malfunctioning of any network, server, telephone, carrier service or equipment, infection by virus or bugs, or other failure. Entries become the property of the Sponsor.

3. Prizes/Drawing:

Prize: Five (5) winners each receive:

- Marketing assistance including: (i) one (1) social media post on the Miami Dolphins social media platforms; (ii) one (1) reference of the business in the Dolphins Today; (iii) inclusion in one (1) Miami Dolphins email blast; and (iv) inclusion in one (1) content series regarding the opportunity, each as determined by Miami Dolphins, Ltd in its sole discretion.
- Financial assistance from the Dade County Federal Credit Union and/or one of its business partners ranging from a grant to free financial advising.

All additional expenses that are not specifically included in the prizes as stated above, including, but not limited to, personal and prize transportation, parking, insurance, and federal, state and local taxes, title and registration expenses are the Winners' sole responsibility and may need to be prepaid, in part or in whole, prior to receipt of prizes. Odds of winning a prize depend upon the number of eligible entries received as of the drawing date. The Prize winner will be selected from among all eligible entries received as of the time of a random drawing to be conducted on or about December 4, 2020. All drawings shall be random and shall be conducted by Sponsor or its designee, whose decisions are final. Winners will be notified by telephone or e-mail. If a prize notification is returned as undeliverable, or if a potential winner cannot be reached by December 6, 2020 at 2:00 pm using the information provided at time of entry, that potential winner will be disqualified and an alternate winner will be selected. Each potential winner may be required to sign and return an affidavit of eligibility, pay (or prepay) any and all applicable taxes in advance as may be required by the Internal Revenue Code and applicable IRS/Treasury regulations and/or opinions, sign a liability/publicity release, sign a promise to pay taxes, and complete an IRS W9 Form in order to claim prize. Failure to return or submit the information or forms required by these Official Rules within the required time, or to otherwise to comply with any term or condition of these Official Rules, will result in disqualification, the forfeiture of the prize, and the award of the prize to an alternate winner, if time permits. All prizes will be awarded as long as there are a sufficient number of eligible entries and Sponsor is able to contact and award prizes to potential winners. Potential winners may waive their right to receive prizes.

Sponsor or its designees will issue the appropriate IRS paperwork to winners, as applicable, following delivery of any prize.

4. Prize Restrictions: Prizes are non-transferable, except in the sole discretion of Sponsor; no substitutions or cash awards allowed, except that prizes and individual components of prize packages are subject to availability and may be substituted for prizes or prize components of equal or greater value in Sponsor's sole discretion. Any applicable local, state and federal taxes are the responsibility of the winner. There shall be no compensation or prize substitution if a winner is unable or unwilling to accept the any prize for any reason of illness, family emergency, personal events, terrorism, labor strikes, weather, inability to take possession of the prize for any reason, or other acts beyond Sponsor's control.

5. Waiver/Release. By entering, participants agree to be bound by these Official Rules and the decisions of Sponsor and irrevocably consent to Sponsor's use of company and employee names, biographical information, marks, logos, image, and likeness without limitation - in any media now in existence or hereafter devised - for advertising, publicity or other commercial purposes without further consideration, except where prohibited by law. As a condition of entering the Promotion, entrant agrees that: (a) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, consequential, special or any other damages or attorney's fees, other than for actual out-of-pocket expenses; and (b) all causes of action arising out of or relating to this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form class action. NOTWITHSTANDING ANYTHING TO THE CONTRARY, AS A CONDITION OF ENTERING THE PROMOTION, ENTRANTS AGREE TO RELEASE, DISCHARGE AND HOLD HARMLESS ("Sponsor") MIAMI DOLPHINS, LTD., SOUTH FLORIDA STADIUM LLC, THE NFL ENTITES (as defined below) (COLLECTIVELY, THE "RELEASED PARTIES") AND SUCH RELEASED PARTIES' PARTNERS, PRINCIPALS, OFFICERS, DIRECTORS, AFFILIATES, EMPLOYEES AND AGENTS, FROM ANY AND ALL LIABILITY FOR ANY INJURY, LOSS, OR DAMAGE OF ANY KIND TO PERSONS AND PROPERTY, INCLUDING DEATH, WHETHER DIRECT OR INDIRECT AND WHETHER CAUSED BY THE NEGLIGENCE OF THE RELEASED PARTIES OR OTHERWISE, WHICH RELATES IN ANY WAY TO ENTRANTS' PARTICIPATION IN THE PROMOTION OR ANY PORTION THEREOF, AS WELL AS THE ACCEPTANCE, USE/MISUSE OR POSSESSION OF PRIZES, AND ANY PRIZE-RELATED ACTIVITIES. ENTRANTS WAIVE ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

6. Participation: Sponsor reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this promotion as solely determined by Sponsor. In the event the promotion is compromised by non-authorized human intervention, tampering or other causes beyond the reasonable control of the Sponsor that corrupts or impairs the administration, security, fairness or proper operation of the promotion, the Sponsor reserve the right in its sole discretion to suspend, modify or terminate the promotion and award prizes based on the entries received before the termination date, or in such other manner as Sponsor sees fit in accordance with the spirit of these Official Rules. Entries will be deemed made by the authorized account holder of the e-mail address submitted in an online entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address or mobile phone number by the organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address or by the carrier responsible for the mobile phone service provided to that particular phone number.

7. Construction: All issues and questions concerning the construction, validity, interpretation and enforce ability of these Official Rules, or the rights and obligations of any contestant and Sponsor, shall be governed by, and construed in accordance with the laws of the State of Florida without giving effect to any choice of law or conflict of laws principles. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

8. Eligibility: Open to businesses located within Miami Dade County who, at the time of entry, (i)

have a principal place of business within Miami-Dade County, (ii) hold primary residence in Miami-Dade County of more than 50% of ownership, (iii) have been operating the business for at least 2 years (year to date), (iv) have annual verifiable revenues under \$2.0M, and (v) have fewer than 25 Employees (including 1099's).

9. Void in the other forty-nine (49) U.S. states, Puerto Rico and wherever taxed, prohibited or restricted. Subject to all federal, state and local laws and regulations.

10. **Winners List:** For a list of Winners, send a self-addressed stamped envelope to: Dade County Federal Credit Union, 1500 NW 107th Avenue, Doral, FL 33172, ATTN: Marketing Department, between January 11, 2020 through April 12, 2020. Requests received outside that period may not be processed. Allow four to six weeks for delivery of list.

11. **Sponsor:** Dade Federal Credit Union, 1500 NW 107th Avenue, Doral, FL 33172

12. **Removal Notification:** Any entrant may request that the Sponsor remove such entrant's name, address or other contract information from the Sponsor's promotion mailing list by sending a written request for removal to Dade County Federal Credit Union, 1500 NW 107th Avenue, Doral, FL 33172, ATTN: Marketing Department.

The National Football League, its member professional football clubs (including Miami Dolphins, Ltd.), NFL Ventures, Inc., NFL Ventures, L.P., NFL Properties LLC, NFL Enterprises LLC, NFL Productions LLC, NFL International LLC and each of their respective subsidiaries, affiliates, shareholders, officers, directors, agents, representatives and employees (collectively, the "NFL Entities") will have no liability or responsibility for any claim arising in connection with participation in this promotion or any prize awarded. The NFL Entities have not offered or sponsored this promotion in any way.