

OFFICIAL RULES FOR THE 2021 M&T BANK BALTIMORE RAVENS SCHEDULE CHALLENGE PROMOTION (THE “PROMOTION”)

NO PURCHASE, ACCOUNT OPENING, LOAN APPLICATION, DEPOSIT OR PAYMENT IS NECESSARY TO ENTER OR WIN, NOR WILL IT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED. THE PROMOTION IS GOVERNED BY THESE OFFICIAL RULES (THE “RULES”). BY PARTICIPATING, EACH ENTRANT AGREES TO ABIDE BY THESE RULES, INCLUDING THE ELIGIBILITY REQUIREMENTS, AND UNDERSTANDS THAT THE RESULTS, AS DETERMINED BY THE SPONSOR AND/OR THE ADMINISTRATOR, AND THEIR RESPECTIVE AGENTS, ARE FINAL IN ALL RESPECTS.

1.) GENERAL RULES AND METHODS OF ENTRY: This Promotion will begin at 9:00 a.m. ET on Thursday, April 1, 2021 and will end at 11:59 p.m. ET on Friday, April 30, 2021 (the “Promotion Period”). Despite the end of the Promotion Period, the 2021 Baltimore Ravens football schedule will not be finalized by the NFL until early to mid-May 2021. This schedule, as initially released by the NFL (the “Schedule”) will form the basis of this Promotion; any subsequent schedule changes will have no effect on this Promotion. During the Promotion Period, there will be two methods for entrants (“Entrants”) to enter. The following methods of entry are referred to herein as “Entry Methods”:

- A. Entrants may enter by logging onto BaltimoreRavens.com/schedulechallenge and completing the multiple-choice questionnaire, the contents of which are based on the Schedule (the “Questionnaire,”) that is located on that website. When completing an entry via this online Entry Method, Entrants will be asked to provide their full name, mailing address, telephone number, and e-mail address (among other information).
- B. Entrants may also enter by detaching the copy of the Questionnaire that is attached to these Rules as “Attachment A” and completing the Questionnaire by using black or blue ink, including completing the information listed on the top of the Questionnaire, then sending the completed Questionnaire in an envelope with proper postage to Baltimore Ravens, Attn: Schedule Challenge, One Winning Drive, Owings Mills, MD 21117. All Questionnaires completed using this mail-in Entry Method must be legible, complete and received prior to the end of the Promotion Period to be considered eligible. Only one Entrant name on each completed Questionnaire and one Questionnaire per envelope are allowed.

Except as described in Section 4 below, to be eligible for the below-described random drawings, Entrants must correctly answer the questions on the Questionnaire relating to the Schedule.

Only one entry (an “Entry”) per person will be allowed. In other words, Entrants may complete one Entry using the online Entry Method or one Entry using the mail-in Entry Method, but not both.

2.) CONDITIONS: Entries that are late, incomplete or inaccurate, illegible, lost, or damaged are void. By entering, Entrant acknowledges compliance with these Rules, including (without limitation) all eligibility requirements. Entries become the property of M&T Bank (the “Sponsor”) and the Baltimore Ravens (the “Administrator”) and will be neither acknowledged nor returned. Neither Sponsor, Administrator, nor their respective officers, directors, shareholders, employees, contractors and/or agents are responsible for incorrect or inaccurate transcription of entry information. Entry materials that have been tampered with or altered are void. Sponsor and Administrator reserve the right, in their discretion, to cancel, modify, or suspend the Promotion should technical or other occurrences beyond the control of the Sponsor and/or Administrator compromise its administration, security, or proper play.

3.) PRIZES: Except as described below, 101 prizes (the “Prizes”) will be awarded as part of the Promotion. Except as described below, there will be one grand prize (the “Grand Prize”) which will be comprised of two tickets to an away game of the Baltimore Ravens choice (the “Game”), 2 round trip coach class air transportation tickets from Baltimore Washington International – Thurgood Marshall Airport (“BWI”) to an airport near the Game (in Administrator’s sole discretion), 2 nights hotel accommodations (standard room, double occupancy) at a hotel of Administrator’s choice near the destination. Total Approximate Retail Value (“ARV”) of the Grand Prize is \$1,200. Except as described below, there will be 100 secondary prizes (each, a “Secondary Prize”), each of which will consist of one Official Baltimore Ravens 2021 Draft cap (ARV of all 100 Secondary Prizes is \$2,500). Prizes are awarded “as is” with no warranty or guarantee, either express or implied, by Sponsor. The

total ARV of all Prizes is \$3,700. All Prizes are non-transferrable, and the Sponsor and the Administrator reserve the right to substitute any Prize for one of comparable or greater value, whether in cash or otherwise, if a Prize is not awarded as described herein for any reason.

Air Travel Restrictions: Air travel is subject to Southwest Airlines® terms and conditions; certain restrictions may apply. Round trip travel for two (2) on Southwest Airlines will be awarded in the form of four (4) Southwest Airlines® Domestic flight e-passSM certificates. Each Southwest flight e-pass is valid for one-way travel on Southwest Airlines-operated, published, scheduled service in the United States and Puerto Rico. The Southwest flight e-pass will bear the date of issue and the date of expiration. Expiration dates will not be extended, and travel must be completed on or before the expiration date. The Southwest flight e-pass is not valid on interline or codeshare service. The Southwest flight e-pass is non-refundable and is not redeemable for cash or credit. The Southwest flight e-pass will not be replaced for any reason, including, without limitation, if lost, stolen, or fraudulently used. The Southwest flight e-pass is non-transferrable and cannot be sold to a third party. Sale, auction, or re-tendering of the Southwest flight e-pass for money or otherwise is strictly prohibited. The Southwest flight e-pass may not be used for promotional purposes unless previously approved by Southwest Airlines. Any suspected fraud, misrepresentation, misuse, abuse or violation of the Southwest flight e-pass rules and regulations may result in cancellation of the Southwest flight e-pass(es). Southwest flight e-pass holders are required to be twenty-one (21) years of age or older and a legal U.S. resident. However, the recipient of a Southwest flight e-pass may arrange travel for another person if done without selling or bartering a Southwest flight e-pass. Air transportation by Southwest Airlines is subject to Southwest Airlines' Passenger Contract of Carriage set out at www.southwest.com/contractofcarriage. Administrator is responsible for booking all travel and paying all applicable international taxes and fees. Travel is based on seat availability. Seats on any desired flight are not guaranteed. Winner and guest must travel on the same itinerary and are responsible for obtaining all required travel documents. Winner and guest must have valid government-issued photo identification at the time of travel.

Prizes must be accepted as awarded or Prize will be forfeited and awarded to an alternate winner. Attendance at the Game is subject to NFL's, the opposing team's, and state and local rules in place at the time of the Game. Hotel accommodations are subject to the hotel's and state and local rules in place at the time of the Game. Travel accommodations and other restrictions, including any laws, orders, rules or requirements in place at the time of travel and the Game, including but not limited to, COVID-19, apply.

4.) DETERMINATION AND NOTIFICATION OF THE WINNERS OF THE PRIZES; ODDS OF WINNING:

Following the Promotion Period, all valid Entries (by both Entry Methods) will be reviewed to determine how many questions on the Questionnaire have been answered correctly. Questionnaires will be scored based on the initial Schedule release; any subsequent schedule changes will have no effect on this Promotion. For each question answered correctly on the Questionnaire, an Entrant will receive 1 point. All Entrants who answered all of the questions on the Questionnaire correctly (and therefore received a score of 10 points) will, at that point, be deemed to be "Potential Grand Prize Winners." On or about May 15, 2021 (depending on the date of the release of the Schedule), the Grand Prize winner will be selected by random drawing from among all Entries submitted by the Potential Grand Prize Winners. After the Grand Prize winner has been selected, the Entries for all Potential Grand Prize Winners who did not win a Grand Prize will then be entered in the drawings for the Secondary Prizes (and all of these Entrants will then be deemed to be "Potential Secondary Prize Winners"). The 100 Secondary Prize winners will then be selected during 100 random drawings from among the Entries submitted by the Potential Secondary Prize Winners.

In the event that there are no Entrants who scored 10 points on the Questionnaire, all Entrants who received the highest score on the Questionnaire will be deemed to be Potential Grand Prize Winners. A Grand Prize winner will be randomly chosen from among those Potential Grand Prize Winners as otherwise indicated in the immediately preceding paragraph. Likewise, if fewer than 101 Entrants score 10 points on the Questionnaire, then 100 Secondary Prize winners will be randomly selected from a pool comprised of at least 100 Entrants with the highest point values.

The Grand Prize winner will be notified by telephone on or about May 15, 2021 by a representative of the Administrator, depending on the date of the Schedule release. Three attempts will be made to contact the Grand Prize winner. If, on the third attempt, the Grand Prize winner does not answer his or her telephone, no message will be left and he/she will be disqualified (and will no longer be deemed to be that Grand Prize winner). Thereafter, an alternate Grand Prize winner will be selected by a random drawing from among the remaining original Potential Secondary Prize Winners (or, at the Administrator's sole discretion, as otherwise described in these Rules). The Administrator will attempt to contact the "new" Grand Prize winner following the above-described process until such time that direct contact is made with a Grand Prize winner. No voice mail or answering machine messages will be left in connection with the above-described procedures. The Secondary Prize winners will be notified by e-mail or by phone during the week of May 15, 2021 by a representative of the Administrator. All Secondary Prizes will be mailed to the winners via the United States Postal Service. None of the Prizes may be redeemed for cash or other consideration.

Odds of winning a Prize will depend upon the total number of Entries included in the above-described random drawings.

5.) **ELIGIBILITY:** The Promotion is open only to legal residents of the 50 United States and the District of Columbia who are 21 years of age or older from the time they complete their Entries through the time that the Prizes are awarded. Any guest of a Grand Prize winner attending the Game as part of the Grand Prize package shall be 21 or older at the time of redemption of the Grand Prize. Employees and contractors of Sponsor and Administrator and their respective management companies, subsidiaries, affiliates and agents, advertising agencies, distributors, brokers and their retailers, and such persons' immediate family and household members, are not eligible to enter.

6.) **GENERAL:** This Promotion is subject to all applicable federal, state, and local laws and regulations and is void where prohibited or restricted by law. Prize winners and their guests, if any, consent to the use of their name, biographical information, photographs and/or likenesses by the Sponsor and/or Administrator for advertising and publicity purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media without additional compensation, notification or permission except where prohibited or restricted by law. Entrant releases, discharges, indemnifies and holds harmless Sponsor, Administrator, participating Prize and Promotion partners, and their respective parent companies, affiliates, subsidiaries, agencies, and their respective employees, contractors, officers, directors and shareholders from any claims, actions, injury to property or body, including death, loss or damage of any kind resulting from participating in this Promotion or from the winning, acceptance or use of any Prize awarded and further agrees to sign and deliver any documents that the Sponsor and/or the Administrator may request to evidence the above. By participating, Entrant agrees to be bound by these Rules and further agrees that the decisions of the Administrator and/or the Sponsor shall be final in all respects. The Sponsor and/or the Administrator reserve the right to verify eligibility qualifications of any Prize winner. United States and Maryland laws govern these Rules. No substitution or transfer of Prizes is permitted, except as disclosed herein. Any attempt to deliberately damage the content or operation of the Promotion is unlawful and subject to legal action by Sponsor, Administrator, and/or their acting agents.

7.) **TAXES AND EXPENSES:** Except as otherwise specified, all federal, state or local taxes, including income taxes, and any other costs and expenses not specified herein (including travel expenses to and from any event that is part of a Prize, meals and gratuities) are the sole responsibility of each Prize winner.

8.) **PRIVACY:** Information collected from any Entrant is used only for the purpose of this Promotion (including, without limitation, the Prize drawings) and to notify and announce the Prize winners as set forth in these Rules. Such information will not be reused, sold or shared in any manner by Sponsor or Administrator unless Entrant has requested to receive additional information and promotional material from either Sponsor or Administrator. Sponsor's privacy policy is available at <https://www.mtb.com/help-center/policies/privacy-policy>. Administrator's privacy policy is available at <https://www.baltimoreravens.com/privacy-policy>.

9.) **DISPUTES:** Except where prohibited by law, as a condition of participating in this Promotion, Entrant agrees that (a) any and all disputes and causes of action arising out of or connected with this Promotion, or any Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and

binding arbitration in accordance with the Federal Arbitration Act (“FAA,” Title 9 of the United States Code) under the auspices of the American Arbitration Association (“AAA”); (b) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (c) judgment upon such arbitration award may be entered in any court having jurisdiction. ENTRANT HAS A RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION. IF ENTRANT DOES NOT AGREE TO THIS MANDATORY ARBITRATION PROVISION WITH REGARD TO THIS PROMOTION, THEN WITHIN 30 DAYS FROM THE DATE OF ENTRY, ENTRANT MAY OPT OUT OF THIS, AND ONLY THIS, PART OF THESE RULES BY NOTIFYING THE SPONSOR OF SUCH OPT-OUT REQUEST BY PROVIDING WRITTEN NOTICE AND MAILING SUCH NOTICE TO: M&T BANK, REGULATORY SUPPORT, PO BOX 1468, BUFFALO, NEW YORK 14240-1468 (ATTN: ARBITRATION REJECTION). Under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and Entrant further waives all rights to have damages multiplied or increased.

10) **LIST OF PRIZE WINNERS:** To receive a list of all Prize winners, which list shall be available after June 15, 2021, please send a self-addressed, stamped envelope by September 15, 2021 to: Ravens Schedule Challenge, One Winning Drive, Owings Mills, MD 21117.

11) **SPONSOR:** M&T Bank, One M&T Plaza, Buffalo, NY 14203-2399.

12.) **ADMINISTRATOR.** Baltimore Ravens, One Winning Drive, Owings Mills, MD 21117.

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M&T Bank Baltimore Ravens Schedule Challenge

Attachment A

All Questionnaires completed using this mail-in Entry Method must be legible, complete and received prior to the end of the Promotion Period. All Questionnaires must include your name, phone number, email address and date of birth to be considered eligible. Only one Entrant name on each completed Questionnaire and one Questionnaire per envelope are allowed. Limit one Entry per person.

Questionnaires will be graded based on the 2021 Baltimore Ravens football schedule, as initially released by the NFL (the "Schedule"); any subsequent schedule changes will have no effect on this Promotion. Mail completed Questionnaires to: Baltimore Ravens, Attn: Schedule Challenge, One Winning Drive, Owings Mills, MD 21117.

Name: _____

Phone Number: _____

Email Address: _____

Date of Birth: _____

Questions:

Question #1: The Ravens 2021 Regular Season opener will be scheduled:

- a. At M&T Bank Stadium
- b. On the Road

Question #2: Which team will the Ravens be scheduled to face in their 2021 regular season **home** opener at M&T Bank Stadium?

- a. Cincinnati Bengals
- b. Cleveland Browns
- c. Los Angeles Chargers
- d. Kansas City Chiefs
- e. Indianapolis Colts
- f. Pittsburgh Steelers
- g. Green Bay Packers
- h. Los Angeles Rams*
- i. Minnesota Vikings

Ravens would host the LA Rams at home **ONLY if the NFL extends the regular season to 17 games.*

Question #3: Which team will the Ravens be scheduled to play in their first regular season **road** game of 2021?

- a. Chicago Bears
- b. Cincinnati Bengals
- c. Cleveland Browns
- d. Denver Broncos
- e. Miami Dolphins
- f. Detroit Lions
- g. Las Vegas Raiders
- h. Pittsburgh Steelers

Question #4: How many primetime games will the Ravens have on their schedule during the regular season?

- a. 1
- b. 2
- c. 3

- d. 4
- e. 5
- f. 6

Question #5: Will the Ravens be scheduled to play on Thanksgiving?

- a. Yes
- b. No

Question #6: Will the Ravens be scheduled to host a Monday Night Football game at **M&T Bank Stadium** during the regular season?

- a. Yes
- b. No

Question #7: The Ravens **BYE** week will be scheduled during which week of the NFL regular season?

- a. Week 5
- b. Week 6
- c. Week 7
- d. Week 8
- e. Week 9
- f. Week 10
- g. Week 11
- h. Week 12
- i. Week 13

Question #8: Will the Ravens schedule include three (3) **home** games at M&T Bank Stadium in the month of December?

- a. Yes
- b. No

Question #9: The Ravens final regular season game will be scheduled:

- a. At M&T Bank Stadium
- b. On the Road

Question #10: Will the Ravens scheduled final regular season opponent be an AFC North team?

- a. Yes
- b. No