

**OFFICIAL RULES FOR THE 2020 M&T BANK BALTIMORE RAVENS “PREDICT THE PICK”
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 2, 2020 and will end at 7:59 p.m. ET on Thursday, April 23, 2020 (the “Promotion Period”). 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/predictthepick and completing the multiple-choice questionnaire (the “Questionnaire,” the contents of which are based on the 2020 NFL Draft) 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: Predict the Pick, 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 question on the Questionnaire relating to whom the Ravens will select first in the 2020 NFL Draft (the “Draft”).

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

2.) CONDITIONS: Entrants must be legal residents of the 50 United States and the District of Columbia who are 18 years of age or older from the time they complete their Entries (by either of the Entry Methods) through the time that the Prizes are awarded. Entries that are late, incomplete or inaccurate, illegible, lost, or damaged are void. By entering, Entrants acknowledge 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 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, 105 prizes (the “Prizes”) will be awarded as part of the Promotion. Except as described below, there will be five grand prizes (the “Grand Prizes”), each of which will be comprised of (A) two Official Baltimore Ravens 2020 Draft caps, (B) two passes to a 2020 practice session (including a meet-and-greet with one or more top Draft picks) and (C) one jersey to be autographed by one or more top Draft picks. (Total Estimated Retail Value of all 5 Grand Prizes is approximately \$1,500). Except as described below, there will be 100 secondary prizes (each, a “Secondary Prize”), each of which will consist of one Official Baltimore Ravens 2020 Draft cap (Total Estimated Retail Value of all 100 Secondary Prizes is approximately \$2,000). Prizes are awarded “as is” with no warranty or guarantee, either express or implied, by Sponsor. The total Estimated Retail Value of all Prizes is approximately \$3,500. 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 cannot be awarded as described herein for any reason.

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

At the end of the Promotion Period, all valid Entries (by both Entry Methods) will be reviewed to determine whether the question on the Questionnaire has been answered correctly. All Entrants who answered the question on the Questionnaire correctly will, at that point, be deemed to be "Potential Grand Prize Winners." On or about April 24, 2020, the Grand Prize winners will be selected by random drawing from among all Entries submitted by the Potential Grand Prize Winners. After the Grand Prize winners have 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 correctly predict the Ravens' first selection in the Draft, all winners will be randomly chosen from among all valid incorrect entries as otherwise indicated in the immediately preceding paragraph. If between one and five Entrants correctly predict the Ravens' first selection in the Draft, then all such Entrants will be deemed to be a Grand Prize winner, and any remaining Grand Prize winners will be selected at random from among the valid incorrect entries until there are 5 Grand Prize winners. In this case, all Secondary Prize winners will be selected at random from among the valid incorrect entries. If between five and 105 Entrants correctly predict the Ravens' first selection in the Draft, then the five Grand Prize winners will be randomly selected as indicated in the immediately preceding paragraph of these Rules, and all of the remaining Entrants who correctly predicted the Ravens' first selection in the Draft will thereafter each be deemed winners of a Secondary Prize, with additional Secondary Prize winners randomly selected from among the valid incorrect entries until there are 100 Secondary Prize winners.

There is no guarantee that the Ravens will select a player from the list on the website. In any event, (A) only one Prize will be awarded to each Entrant, (B) the number of Prizes awarded will not exceed the number of Entrants who correctly predicted the Ravens' first selection in the Draft, except as specified in the preceding paragraph, and (C) under no circumstances will there be more than five Grand Prize winners or more than 100 Secondary Prize winners.

The Grand Prize winners will be notified by telephone on or about April 30, 2020 by a representative of the Administrator. Three attempts will be made to contact each Grand Prize winner. If, on the third attempt, the respective selected 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 6, 2020 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 18 years of age or older from the time they complete their Entries through the time that the Prizes are awarded. Employees, their immediate families and household members of Sponsor and Administrator and their respective management companies, subsidiaries, affiliates and agents, advertising agencies, distributors, brokers and their retailers, 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. Entrants release, discharge, indemnify and hold harmless Sponsor, Administrator, participating Prize and Promotion partners, and their respective parent companies, affiliates, subsidiaries, agencies, and their respective employees, 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 agree to sign and deliver any documents that the Sponsor and/or the Administrator may request to evidence the above. By participating, Entrants agree to be bound by these Rules and further agree 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 New York 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.baltimore Ravens.com/privacy-policy>.

9.) **DISPUTES:** Except where prohibited by law, as a condition of participating in this Promotion, Entrants agree 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. YOU HAVE A RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION. IF YOU DO NOT AGREE TO THIS MANDATORY ARBITRATION PROVISION WITH REGARD TO THIS PROMOTION, THEN WITHIN 30 DAYS FROM THE DATE OF YOUR ENTRY, YOU 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 4, 2020, please send a self-addressed, stamped envelope by July 2, 2020 to: Predict the Pick, 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.

M&T Bank Baltimore Ravens Predict the Pick

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,

Mail completed Questionnaires to: Baltimore Ravens, Attn: Predict the Pick, One Winning Drive, Owings Mills, MD 21117.

Name: _____

Phone Number: _____

Email Address: _____

Date of Birth: _____

Question:

- 1. Who will the Ravens select with their first pick of the 2020 NFL Draft (currently 28th overall selection)?**

[Drop Down list of top 100 Draft eligible players provided]

- a. Include option for "Other" and field for people to write in a name if not provided in list above