

The TIAA Bank Take the Field Sweepstakes Official Rules

NO PURCHASE, PAYMENT OF ANY KIND, BUSINESS RELATIONSHIP OR REQUESTS FOR INFORMATION REQUIRED TO ENTER OR WIN. A PURCHASE, PAYMENT OF ANY KIND, BUSINESS RELATIONSHIP OR REQUESTS FOR INFORMATION WILL NOT INCREASE YOUR CHANCES OF WINNING. YOU HAVE NOT WON YET.

These Official Rules apply to The TIAA Bank Take the Field Sweepstakes (the "Promotion").

1. Participating in the Promotion: This Promotion consists of seven (7) separate Game Tickets Prize Sweepstakes (each a "Sweepstakes"). To enter each Sweepstakes, an entrant must follow the instructions described below in "How to Enter." Each of the seven Sweepstakes are identical except for the Entry Period, Drawing Date, and prize details, as described below.

2. Eligibility:

(A) Basic Requirements: The Promotion is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Employees of TIAA, FSB, including its TIAA Bank division ("TIAA Bank" or "Sponsor"), Jacksonville Jaguars, LLC (the "Jaguars"), the NFL Entities (as defined herein), or their respective subsidiaries, affiliates, successors-in-interest, advertising, public relations, account or legal firms, and the immediate family members or individuals living in the same house hold of such employees, are not eligible to enter the Promotion or win any prize. For purposes of these eligibility rules, "immediate family members" means spouse, children, parents, parents of spouse, siblings, and spouse's siblings.

(B) Additional Eligibility Requirements: Prior to being eligible to receive any prize, an entrant who has been selected as a potential winner of a Sweepstakes must provide TIAA Bank with any information or certifications needed by TIAA Bank, in its sole judgment. The person selected as the potential winner of a Sweepstakes must be able to attend the Jacksonville Jaguars home game that is part of the prize for that specific Sweepstakes, as further described in "Prizes" below.

Without limiting the foregoing, a person who is selected as a potential winner of a Sweepstakes (or a parental/legal guardian if the potential winner is a minor in his/her state of residence) may be required to review and sign (1) a copy of these Official Rules; (2) a spectator agreement; (3) a Declaration of Compliance, Liability and Publicity Release (except where prohibited), and (4) any other document TIAA Bank determines is required, necessary or appropriate, in its sole judgment, to confirm the winner's eligibility and for tax reporting purposes. If a potential winner is asked to complete and sign any documentation, it must be signed, returned, and received by TIAA Bank within two (2) days of the date notice or attempted notice is sent. If a potential winner cannot or does not satisfy these conditions, an alternate potential winner will be selected as further described in "Sweepstakes Drawing – Selection of Potential Winners."

By entering the Promotion, each entrant fully and unconditionally agrees to be bound by these Official Rules, and TIAA Bank's decisions, which are final and binding in all matters related to the Promotion and acknowledges that Federal, state and local public officials may be subject to ethics laws, rules or polices that restrict receipt of this Prize. Each entrant further acknowledges that TIAA makes no warranty or guarantee that receiving a prize is allowed pursuant to such laws, rules or polices if applicable to entrant or prize winner. Being eligible to participate in the Promotion and/or to receive a prize is contingent upon compliance with these Official Rules and fulfilling all requirements set forth herein.

The Promotion is subject to all applicable federal, state, territorial, municipal, and local laws and

regulations. The Promotion is void where prohibited.

3. Sponsor and Administrator: TIAA, FSB, 501 Riverside Ave., Jacksonville, FL, 32202.

4. Sweepstakes Entry Periods, Drawing Dates, and Applicable Game Dates: Sweepstakes Entry Periods (each an “Entry Period”), approximate Drawing Dates, and the date of the applicable game for each of the seven (7) Sweepstakes are described below. The first Entry Period for the first Sweepstakes begins on August 5, 2019 at 12:00 a.m. Eastern Time (“ET”), and the Entry Period for the last Sweepstakes ends on December 18, 2019 at 11:59 p.m. ET (the “Promotion Period”). Entries into each Sweepstakes will be accepted only during the applicable Entry Period, and entries from preceding Sweepstakes do not rollover. All times are Eastern Time zone.

Sweepstakes Number	Entry Period		Approximate Drawing Date	Date of Applicable Game
	Entry Start Date at 12:00 a.m. ET	Entry End Date at 11:59 p.m. ET		
1	8/5/19	8/28/19	8/29/19	9/8/19
2	8/29/19	9/11/19	9/12/19	9/19/19
3	9/12/19	10/2/19	10/3/19	10/13/19
4	10/3/19	10/16/19	10/17/19	10/27/19
5	10/17/19	11/20/19	11/21/19	12/1/19
6	11/21/19	11/27/19	11/28/19	12/8/19
7	11/28/19	12/18/19	12/19/19	12/29/19

TIAA Bank’s computer is the official time keeping device for the Entry Period for each Sweepstakes.

5. How to Enter:

(A) **Basic Requirements:** To enter a Sweepstakes, an entrant may visit, during the applicable Entry Period, the Promotion Homepage: www.tiaabank.com/takethefield (the “Promotion Homepage”). The entrant must fully complete the registration form, including a valid email address, and submit the registration form as described on the Promotion Homepage.

Each entrant who successfully submits a completed registration form will automatically receive one (1) entry into the Sweepstakes for that Entry Period.

(B) **Limit:** Subject to the “Bonus Sweepstakes Entries” section below, each person meeting the above eligibility requirements may submit an entry form only one (1) time per day during the Entry Period for each Sweepstakes, thereby receiving one (1) entry into the applicable Sweepstakes, regardless of the method of entry. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and/or logins, or any other methods will void that entrant’s entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. TIAA Bank is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected registrations, which will be disqualified. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Potential winners may be required to show proof of being the authorized account holder.

(C) **Bonus Sweepstakes Entries:** An entrant may also receive bonus entries into a Sweepstakes by meeting the conditions described in the two (2) methods below.

a. Facebook Share Method: After successfully submitting a completed registration form on the Promotion Homepage, each entrant will be invited to click on the “Facebook” button to

share on Facebook a unique registration link and message about the Promotion. Subject to the one-registration per person, per day limitation described in Section 5(B) above, an entrant will receive (1) bonus entry into the Sweepstakes for that Entry Period for each successfully submitted completed registration form, including a valid e-mail address, that results from clicking on the unique registration link on Facebook.

- b. Tweet via Twitter Method:** After successfully submitting a completed registration form, each entrant will be invited to click on the "Twitter" button to tweet a unique registration link and message about the Promotion. Subject to the one-registration per person, per day limitation described in Section 5(B) above, an entrant will receive (1) bonus entry into the Sweepstakes for the Entry Period for each successfully submitted completed registration form, including a valid e-mail address, that results from clicking on the unique registration link on Twitter.

6. Sweepstakes Drawing – Selection of Potential Winners: TIAA Bank will randomly select the potential winner for each Sweepstakes by means of a random, computer-generated drawing from all eligible entries received for that specific Sweepstakes during the applicable Entry Period. Each drawing for each Sweepstakes will take place on or around the date indicated in the chart above in Section 4, "Sweepstakes Entry Periods, Drawing Dates, and Applicable Game Dates." **Non-winning entries for one Sweepstakes DO NOT carry over into the subsequent Sweepstakes.** The potential winner of each Sweepstakes will be notified by mail, email or phone after the date of the random drawing, using the information provided to TIAA Bank by such person when entering the Sweepstakes. If a potential winner of a Sweepstakes cannot or does not satisfy the conditions described in the "Eligibility" section above, an alternate potential winner will be selected for that Sweepstakes in the same manner as the first potential winner was selected. TIAA Bank may conduct up to three (3) alternate drawings per Sweepstakes, after which the prize will remain unawarded.

TIAA Bank's decisions as to the administration and operation of the Promotion and the selection of potential winners are final and binding in all matters related to the Promotion.

7. Verification of Potential Winners: FOLLOWING THE DRAWING, OR DRAWINGS (IF NECESSARY), FOR EACH SWEEPSTAKES, AS DESCRIBED ABOVE, THERE WILL BE ONE (1) WINNER WHO WILL BE ELIGIBLE TO RECEIVE THE PRIZE FOR THAT SWEEPSTAKES. ALL POTENTIAL WINNERS OF EACH SWEEPSTAKES ARE SUBJECT TO FINAL VERIFICATION OF ELIGIBILITY BY TIAA BANK, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION. AN ENTRANT IS NOT A WINNER OF ANY SWEEPSTAKES, OR PRIZE, EVEN IF THE DRAWING AND THE PRELIMINARY ORAL VERIFICATION SHOULD SO INDICATE, UNLESS AND UNTIL (1) THAT ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED, (2) THAT ENTRANT HAS COMPLETED ALL NECESSARY FORMS AND DOCUMENTS, AND (3) THE POTENTIAL WINNER HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. TIAA BANK WILL NOT ACCEPT SCREEN SHOTS OR OTHER EVIDENCE OF WINNING IN LIEU OF ITS VALIDATION PROCESS.

Without limiting the forgoing, at any time, if (i) TIAA Bank determines that a person whose name is drawn in a Sweepstakes is not eligible to participate in the Promotion, or (ii) a person whose name is drawn refuses to accept the selection as a winner, or (iii) a person whose name is drawn cannot or does not complete the eligibility requirements described in the "Eligibility" section above, or (iv) a person cannot be located or contacted using the information provided by the person on that person's entry form, or (v) a prize winner's prize is returned as undeliverable, then that person will be ineligible to win a Sweepstakes and the applicable prize. In the event that a potential winner is disqualified or ineligible for any reason, that potential winner forfeits the prize and TIAA Bank will award the prize to an alternate winner by random drawing from among all remaining eligible entries for that Entry Period, as described above in "Sweepstakes Drawing - Selection of Potential Winners."

8. Sweepstakes Prizes: One (1) prize will be awarded for each Sweepstakes as outlined in the chart below. All prizes are non-transferable. Prizes will be awarded and/or delivered only to addresses within the United States.

Sweepstakes Number	Prize	Approximate Retail Value ("ARV")
1	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Chiefs vs. Jaguars game on September 8, 2019 at TIAA Bank Field	\$900
2	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Titans vs. Jaguars game on September 19, 2019 at TIAA Bank Field	\$900
3	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Saints vs. Jaguars game on October 13, 2019 at TIAA Bank Field	\$900
4	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Jets vs. Jaguars game on October 27, 2019 at TIAA Bank Field	\$900
5	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Buccaneers vs. Jaguars game on December 1, 2019 at TIAA Bank Field	\$900
6	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Chargers vs. Jaguars game on December 8, 2019 at TIAA Bank Field	\$900
7	Two (2) club level tickets, one (1) parking pass, and two (2) pre-game sideline passes to the Colts vs. Jaguars game on December 29, 2019 at TIAA Bank Field	\$900

The exact ticket locations and parking pass locations shall be determined by Jaguars in its sole discretion. Each winner and its guest must be escorted by an authorized Jaguars representative when using the pregame sideline passes. Neither Sponsor nor Jaguars will not replace any lost, mutilated, or stolen tickets. Neither Sponsor nor Jaguars is responsible if any of the above-referenced games are delayed, postponed or cancelled for any reason and the applicable winner will not be reimbursed for tickets or the passes. Tickets and passes may be subject to standard rain-check and cancellation policies and procedures. By accepting a prize that includes game tickets, each winner agrees to abide by any ticketback terms, conditions and restrictions, any use restrictions applicable to the passes and all applicable TIAA Bank Field stadium and NFL rules and regulations. Neither Jaguars nor Sponsor is not responsible if Winner does not use the tickets or passes on the day of the Game.

Odds of winning any of the Sweepstakes prizes depend on the number of eligible entries received for that Sweepstakes. Because the Entry Period is longer for some of the Sweepstakes than for others, it is likely that more persons will enter those Sweepstakes than others, which would reduce the odds of winning a Sweepstakes with a longer Entry Period. One prize will be awarded to one winner for each Sweepstakes.

For All Prizes: All prizes are non-transferable and no substitution will be made except as provided herein at TIAA Bank's sole discretion. TIAA Bank reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Winner will receive an IRS Form 1099 from TIAA Bank for the approximate retail value of the prize for the calendar year won. There is no cash alternative to a prize.

Total ARV of all prizes in this Promotion: \$6300.

9. Additional Agreements/Waivers: By entering the Promotion, each entrant agrees (a) to be bound by these Official Rules and to the interpretation of these rules by TIAA Bank and (b) to release and hold harmless TIAA, FSB, including its TIAA Bank division, the Jaguars, the NFL Entities, and their respective subsidiaries, successors-in-interest, affiliates, suppliers, distributors, advertising/promotion agencies and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Promotion or receipt or use or misuse of any prize.

10. Publicity: Except as prohibited by law, participation in the Promotion constitutes the winner's consent to TIAA Bank's, Jaguars' and each of their respective agents' use and publication, without further compensation, of the winner's name, photograph, likeness, voice, opinions, biographical information, and details of winning for advertising, promotional, or regulatory purposes in any media, worldwide, without further payment or consideration.

11. General Conditions: TIAA Bank reserves the right to cancel, suspend and/or modify the Promotion, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Promotion, as determined by TIAA Bank in its sole discretion. In such event, TIAA Bank reserves the right to award the prizes at random from among the eligible entries or plays received up to the time of the impairment. TIAA Bank 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 Promotion or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, TIAA Bank reserves the right to seek damages from any such person to the fullest extent permitted by law. TIAA Bank's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Promotion; (4) technical or human error which may occur in the administration of the Promotion or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use or misuse of any prize. If, for any reason, an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry into the applicable Sweepstakes, if possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than stated number of prizes as set forth in these Official Rules to be available and/or claimed, TIAA Bank reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

13. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims 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 the appropriate federal or state court located in Duval County Florida; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, 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. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the

rights and obligations of the entrant and TIAA Bank in connection with the Promotion, 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 law rules (whether of the State of Florida or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Florida.

14. Entrant's Personal Information: Information collected from entrants is subject to TIAA Bank's Privacy Policy (<https://www.tiaabank.com/legal/privacy>), and the Jacksonville Jaguars' Privacy Policy located in the footer section of www.jaguars.com.

15. Winner List: For a winner list, send a self-addressed, stamped envelope by December 23, 2019 to the TIAA Bank Marketing Department at 501 Riverside Ave., Jacksonville, FL 32202.

This Promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook or Twitter.

THE NFL ENTITIES WILL HAVE NO LIABILITY OR RESPONSIBILITY FOR ANY CLAIM ARISING IN CONNECTION WITH PARTICIPATION IN THIS PROMOTION OR ANY PRIZES AWARDED. THE NFL ENTITIES HAVE NOT OFFERED OR SPONSORED THIS PROMOTION IN ANY WAY. "NFL ENTITIES" SHALL MEAN COLLECTIVELY, NFL VENTURES, L.P., NFL VENTURES, INC., NFL PRODUCTIONS LLC, NFL ENTERPRISES LLC, NFL PROPERTIES LLC, NFL INTERNATIONAL LLC, ALL OF THE NFL MEMBER CLUBS (INCLUDING THE JAGUARS), ANY SUCCESSOR OR FUTURE ENTITY THAT IS, DIRECTLY OR INDIRECTLY, JOINTLY OWNED AND/OR CONTROLLED BY ALL OR SUBSTANTIALLY ALL OF THE NFL MEMBER CLUBS, OR OWNS ASSETS THAT PRODUCE REVENUES THAT ARE REQUIRED TO BE SHARED WITH OTHER NFL MEMBER CLUBS UNDER THE NFL CONSTITUTION (INCLUDING ANY SUCH ENTITY CONTROLLED BY THE NFL MEMBER CLUBS AND THE JAGUARS COLLECTIVELY) AND EACH AND ALL OF THEIR RESPECTIVE AFFILIATES, SUBSIDIARIES, SUCCESSORS AND ASSIGNS.

TIAA Bank is a division of TIAA, FSB.

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Abbreviated Rules

ABBREVIATED RULES for TV and Radio

NO PURCHASE NECESSARY. OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES (D.C.) 18 AND OLDER. VOID WHERE PROHIBITED. Entry period from 8/5/2019 to 12/18/2019. For Official Rules, and complete details, visit www.TIAABank.com/takethefield Sponsor: TIAA, FSB.

ABBREVIATED RULES for Print and Online

NO PURCHASE REQUIRED TO ENTER OR WIN, AND WILL NOT INCREASE YOUR CHANCES OF WINNING. The TIAA Bank Take the Field Sweepstakes Promotion is open to legal residents of the 50 United States (and D.C.), 18 years and older. Entry periods from 8/5/2019, 12:00 a.m. Eastern Time to 12/18/2019 11:59 p.m. Eastern Time. To enter to win and for Official Rules, prize description, odds of winning, and other details visit www.TIAABank.com/takethefield. The Promotion consists of 7 distinct Sweepstakes, each with a prize with an approximate retail value of \$900. Sponsor and Administrator: TIAA, FSB, 501 Riverside Ave., Jacksonville, FL 32202.