OFFICIAL RULES - WaFd Bank's Hockey Ticket Sweepstakes

YOU HAVE A CHANCE TO WIN TWO (2) TICKETS TO ATTEND GAME 4 OF THE SEATTLE KRAKEN PLAYOFF HOCKEY SERIES AGAINST THE DALLAS STARS IN SEATTLE, WASHINGTON ON TUESDAY, MAY, 9, 2023. NO ACCOUNT OPENING, PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER. APPLYING FOR A LOAN OR OPENING A BANK ACCOUNT WITH WAFD BANK WILL NOT INCREASE YOUR ODDS OF WINNING AND IS NOT REQUIRED FOR ENTRY. No submission of personal financial data, including bank account or credit card information, personal income, or other financial data, is necessary to enter or win. VOID WHERE PROHIBITED OR OTHERWISE RESTRICTED BY LAW.

SWEEPSTAKES PERIOD: WaFd Bank's "Where's Walt Seattle Kraken Suite Seats Giveaway" ("Sweepstakes") begins at 8am Pacific Daylight Time on May 3, 2023 and ends at 12am Pacific Daylight Time on May 8, 2023 ("Sweepstakes Period"). All entries must be received before the end of the Sweepstakes Period. WaFd Bank is not responsible for failures of any kind which may cause or contribute to a delay in receipt of an entry.

HOW TO ENTER: To enter this Sweepstakes, participants may either: 1) submit an entry form on our website by: (1) visiting www.wafdbank.com and clicking on the picture of WaFd Walt holding the Kraken flag; (2) completing the entry form; and (3) clicking "Submit", or 2) submit an entry to giveaway@wafd.com that includes your first and last name, address, date of birth and email address with the subject "Kraken Playoff Suite Seats Giveaway" during the Sweepstakes Period. Participants need not open an account or make a purchase of any kind to enter or be present to win. Limit to one (1) entry per eligible household (see Eligibility below). WaFd Bank reserves the right, at its sole discretion, to reject any entry, for any reason or no reason. By submitting an entry, participants agree to be bound by these rules (the "Official Rules"). All entries become the property of WaFd Bank and will not be acknowledged or returned.

DRAWING; ODDS: We will hold a random drawing on May 8, 2023. The drawing will be conducted by a representative(s) of WaFd Bank. We will notify winner within one (1) business day of the drawing. During the random drawing, we will select one (1) winner from all eligible entries received during the Sweepstakes Period. Odds of winning depend on the number of eligible entries received. All decisions regarding this Sweepstakes shall be made exclusively by WaFd Bank, at its sole discretion. All decisions by WaFd Bank are final, binding, and nonnegotiable.

PRIZES: Winner will receive a total of two (2) Tunnel Club Suite Seat tickets to the Seattle Kraken Playoff game on May 9, 2023 against the Dallas Stars (ticket retail value approximately \$500 each). Suite will be catered. All federal, state, and local taxes and any expenses relating to the receipt or use of the prize are the sole responsibility of winner(s). Prizes cannot be substituted or exchanged, including for cash. Prizes may be reported by WaFd Bank to the IRS as miscellaneous income. WaFd Bank reserves the right to substitute any of the prizes for any reason. Prizes do not include travel expenses, parking, or accommodations.

ELIGIBILITY: No purchase necessary. This Sweepstakes is open to households of residents of Washington State who are at least 18 years of age at time of entry. Employees of WaFd Bank,

Seattle Hockey Partners LLC, Seattle Arena Company, LLC and any of their respective subsidiaries, parent companies or affiliates, or people living within such employee households are not eligible to enter or to win. WaFd Bank reserves the right to disqualify any participant who is not eligible, who submits false or illegible information, or for any other violation of these Official Rules or infringement of the right(s) of any third-party.

PARTICIPATION CONSTITUTES ACCEPTANCE OF RULES AND DECISIONS, CONSENT TO USE, AND RELEASE OF CLAIMS: By entering this Sweepstakes, each participant represents that he or she has read and agrees to abide by these Official Rules and that he or she is not prohibited from participating in the Sweepstakes. Participation in this Sweepstakes constitutes participant's full and unconditional acceptance of these Official Rules and the decisions of WaFd Bank, its website, https://wafdbank.com, parents, affiliates, employees and agents, which are final, binding and non-negotiable in all respect. Each participant agrees to release, discharge, indemnify and hold harmless WaFd Bank, as well as its parents, affiliates, shareholders, employees, officers, directors, agents, representatives, advertising and promotion agencies and prize suppliers (the "Representatives"), as well as each of Seattle Hockey Partners LLC and Seattle Arena Company, LLC and their respective Representatives, from any liability arising from or related to the Sweepstakes, including without limitation, (a) unauthorized human intervention in the Sweepstakes; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (d) personal injury, illness, death, and property damage; (e) claims based on publicity rights, defamation, or invasion of privacy; and (f) any other harm that may occur related to the Sweepstakes. Further, participants fully and unconditionally release all claims for consideration, copyright infringement and all other claims of any nature relating to the use of their entry, name or likeness. Winner acknowledges that his/her name may be revealed to the public in connection with this Sweepstakes. WaFd Bank reserves the right, at its sole discretion, to cancel, terminate, suspend, or amend this Sweepstakes and these Official Rules at any time for any reason without notice.

WAFD BANK CAN CANCEL OR TERMINATE THIS SWEEPSTAKES AT ANY TIME, FOR ANY REASON OR NO REASON. AT ITS SOLE DISCRETION.

NOTIFICATION OF POTENTIAL WINNER: WaFd Bank will notify the winner via the contact information initially provided by the participant. If the initial contact information is wrong or WaFd Bank does not promptly hear back from the selected winner within 24 hours after his or her selection, WaFd may disqualify that selected winner and select a new winner from the remaining eligible entries. For the name of the winners of this Sweepstakes, please send your request in writing to WaFd Bank, Attn: Marketing – 425 Pike Street, Seattle, WA 98101.

SPONSOR: This Sweepstakes is sponsored by Washington Federal Bank, dba WaFd Bank, having an address of 425 Pike Street, Seattle, WA 98101 ("WaFd Bank" or "Sponsor")..

WINNER'S NAME; PARTICIPANT MARKETING; MISCELLANEOUS: By entering this Sweepstakes, participants consent to WaFd Bank's use of their first and last name for advertising and promotional purposes without additional compensation, except where prohibited by law. BECAUSE PERSONAL INFORMATION FROM PARTICIPANTS WILL BE COLLECTED

BY ENTERING THIS SWEEPSTAKES, PARTICIPANTS SHOULD REVIEW WAFD BANK'S PRIVACY POLICY: A copy of this policy can be obtained by visiting https://www.wafdbank.com/banking-privacy-security/online-privacy-policy. Additionally, by entering this Sweepstakes, participant authorizes WaFd Bank to contact participant for commercial or marketing purposes via the email address or phone number listed on the participant's entry form. A copy of this complete list of Official Rules is available on request from WaFd Bank.

GOVERNING LAW: By entering the Sweepstakes, participants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of the Sweepstakes, these Official Rules, participants' rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes shall be governed by, and construed in accordance with, the laws of the State of Washington, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Washington, irrespective of the fact that any one of the parties is now or may become a resident of a different state. By entering, participants consent to the jurisdiction and venue of the federal, state and local courts located in Seattle, Washington and hereby waive any objection to such jurisdiction and venue. Any claim or cause of action arising out of or related to this Sweepstakes or these Official Rules must be filed within one (1) year after such claim or cause of action arose regardless of any law to the contrary. In the event any such claim or cause of action is not filed within such one (1) year period, such claim or cause of action shall be forever barred. Each participant agrees that any disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded will be resolved individually, without resort to any class action.

SEVERABILITY: If any provision of these Official Rules shall be held invalid, illegal or unenforceable, such provision shall be enforced to the maximum extent permitted by law and the Sponsor's fundamental intentions hereunder, and the remaining provisions shall not be affected or impaired, provided, however, that in such cases the parties oblige themselves to use their best efforts to achieve the purpose of the invalid provision by a new legally valid stipulation.

IMPORTANT DISCLAIMERS AND LIMITATIONS: There are NO WARRANTIES express or implied made by Sponsor and, additionally, no implied indemnities of any kind. TO THE MAXIMUM EXTENT PERMITTED BY LAW, SPONSOR, ITS AGENTS, REPRESENTATIVES AND CONTRACTORS HEREBY DISCLAIM ANY WARRANTIES, OBLIGATIONS, LIABILITIES, RIGHTS AND REMEDIES, EXPRESS OR IMPLIED, ORAL OR WRITTEN, ARISING BY LAW OR OTHERWISE, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE, INFRINGEMENT OR ANY IMPLIED INDEMNITIES. YOU UNDERSTAND AND ACKNOWLEDGE THAT SPONSOR HAS NOT MADE, AND YOU ARE NOT RELYING ON, ANY EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS TO YOU REGARDING THE VALUE OF THIS CONTEST OR THE ODDS OF YOU BECOMING A FINALIST OR A WINNER, OR ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, LACK OF VIRUSES OR OTHER HARMFUL COMPONENTS AND ACCURACY OF THE INFORMATION, PRODUCTS, SERVICES AND RELATED GRAPHICS USED IN CONNECTION WITH THE CONTEST, THESE

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NEITHER SEATTLE HOCKEY PARTNERS LLC NOR SEATTLE ARENA COMPANY, LLC IS A SPONSOR OR ADMINISTRATOR OF THE SWEEPSTAKES BUT MAY PARTNER WITH SPONSOR TO PROVIDE PROMOTIONAL SUPPORT.