



KZIA Contest Rules

Cedar Rapids Bank and Trust “Chip In and Win” Giveaway

- 1) No purchase is necessary to enter the contest and claim prizes.
- 2) **CONTEST DATES: Monday, Aug. 24, 2026, from 6 a.m. to Friday, Sept. 25, 2026, at 10 a.m.**
(No contesting will take place on **Monday, September 7, 2026**, in observance of Labor Day. Regular contesting will resume **Tuesday, September 8, 2026.**)
- 3) **CONDITION OF PARTICIPATION:** Materials submitted become property of KZIA, Inc. Winner may be required to execute an affidavit of eligibility and name and likeness publicity release and a waiver and release of liability. The winner’s name, city, email address and/or phone number may be provided to the sponsor of the contest at the sponsor’s request. By participating in this contest, participants agree to be bound by these rules. The decision(s) of judges provided by KZIA, Inc., will be final. All taxes and any registration fees or deposits are the sole responsibility of the verified winner. If the prize includes travel with a traveling companion, the traveling companion must also be age 18 or older and complete the waiver and release of liability form and the name and likeness publicity release.
- 4) **ELIGIBILITY:** Participation for the prize is open to any individual age 18 (calculated from documental date of birth) or older, **EXCEPT:** employees of KZIA, Inc.; persons with a family relationship to those employees (spouse, parent/child, sibling or in-law relationship); owners and or management level employees of Cedar Rapids Bank and Trust, if applicable; employees of Cedar Rapids Bank and Trust representing sponsors in this contest, if applicable, and employees of the advertising sponsors in this contest, and persons with a family relationship to employees of advertising sponsors in this contest, if applicable. Participants may be required to certify that they meet these qualifications to be eligible (are not otherwise excluded) at the time of winning or at time of actual award of prize. If a prize is inadvertently awarded to an individual who does not meet eligibility requirements, the individual will not receive the prize and, if the contest has ended, the subsequent awarding of a prize may be made at the discretion of the judge(s).
- 5) **HOW TO ENTER / AWARDING OF PRIZE:**

Listeners to The Morning Scramble from 6 a.m. to 10 a.m. every weekday during the contest period can play “Chip In and Win.” Eric and Clare will ask for callers to 319-200-1029 and announce which numbered caller will win (first caller, second caller, etc.).
- 6) **VERIFICATION:** All contest materials are subject to verification.
- 7) **PRIZE DESCRIPTION(S):**

\$250 cash, a box of cookies and a stuffed chip from Cedar Rapids Bank and Trust, 500 First Ave. NE, Cedar Rapids, IA 52401. The total prize is valued at \$275.
- 8) **TRANSFER OF PRIZE:** No transfer of the prize is permitted.

- 9) LIMITATIONS: The winner is eligible to win only once during each contest and only one winner per household. Only one winner is eligible per household in any of KZIA's contests in any 30-day period.
- 10) KZIA, Inc. assumes no responsibility for any telephone service outages, busy signals, equipment malfunctions, incomplete or late entries, weather delays and any other technological difficulties that may prevent an individual from participating in this contest.
- 11) RULES AND WINNER LIST: These rules and a list of the winners will be made available by request. Send a request by mail, including a self-addressed, stamped envelope, to: KZIA, 1110-26th Ave. S.W., Cedar Rapids, IA 52404-3430, or send an email to kzia@kzia.com.
- 12) All KZIA contests are covered by these rules, unless specifically superseded by contest-specific rules.