

OAK MOTORS - 2015 DRIVE A WINNER CONTEST- OFFICIAL RULES

THE ODDS OF WINNING EACH CONTEST PERIOD ARE SOLELY DEPENDENT ON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED. FOUR WINNERS WILL BE DRAWN FOR EACH MONTHLY CONTEST PERIOD AND ONE WINNER WILL BE DRAWN FOR EACH SEMI-ANNUAL CONTEST PERIOD AS DEFINED BELOW.

1. How to Enter the Monthly Contest: Any current customer of Oak Motors or the Indiana Finance Company/Indiana Finance Financial Corporation ("IFC") is eligible. Each full contractual payment made by an Oak or an IFC customer in a month in which the Monthly Contest is active (January, February, March, April, May, July, August, September, October, and November 2015) will result in an entry to the Contest. Each customer who makes all of their full contractual payments to Oak or IFC in a Contest month in 2015 will receive the equivalent of four (4) entries to the contest. For example: If an IFC customer is on a weekly payment schedule, and they make four full contractual weekly payments they will receive four (4) entries to the contest; a semi-monthly payer who makes two full contractual payments during the month of January will receive four (4) entries into the "Drive a Winner" Contest, and a monthly payer who makes their full January contractual payment will also receive four (4) entries. Any customer (on any payment schedule) may earn additional entries for each incremental five (\$5.00) dollar payment made in excess of their normal contractual payment. For example, if a customer's normal contractual payment is \$175.00, and the customer makes a payment of \$195.00, they will receive five (5) entries into the Contest: one (1) entry for the \$175.00 contractual payment and four (4) entries for the \$20.00 in additional payments. If this particular customer were semi-monthly, and made two (2) \$195.00 payments in the month of January, the customer would receive a total of eight (8) entries in the Contest. There are no limits to the number of additional entries any customer may elect to receive in this manner.

2. How to Enter the Semi-Annual Contest: For the Semi-Annual Contest Period (as defined below) all Monthly Contest Entries that do not win a Monthly Contest Period (as defined below) will be retained and entered into the Semi-Annual "Drive a Winner" Contest that will be awarded on or after July 4, 2015 for the first Semi-Annual Contest, and on or after January 4, 2016, for the second Semi-Annual Contest. For example, an Oak or IFC customer who had ten monthly entries for each Monthly Contest Period (and did not win a Monthly Contest Prize) would receive fifty-five (55) entries into the Semi-Annual "Drive a Winner" Contest. In addition, all eligible entries received between January 1, 2015, and June 30, 2015, will be entered into the first Semi-Annual "Drive a Winner" Contest. All eligible entries received between July 1, 2015, and December 31, 2015, will be entered into the second Semi-Annual "Drive a Winner" Contest. Contest Entries made in June or December for the Annual Contest will be treated in exactly the same fashion as entries for the Monthly Contest(s): each Oak or IFC customer who makes their full contractual payments

to Oak or IFC in June or December of 2015 will receive four (4) entries to the respective Semi-Annual Contest, in addition to any entries that carry-over from the Monthly Contest Periods.

- 3. Contest Periods:** The Contest will have ten monthly (10) periods and two (2) semi-annual periods. The first Monthly Contest Period begins at 12:01 a.m. (eastern time) on January 1, 2015 and will end on January 31, 2015. The second Contest Period begins on February 1, 2015, and ends on February 28, 2015. Each subsequent Monthly Contest Period will begin on the first (1st) of the month following the expiration of the previous Monthly Contest Period, and will end on that last day of the current Contest Period month at 11:59 p.m. The last Monthly Contest Period for the Oak Motors 2015 "Drive a Winner" Contest will begin on November 1, 2015, at 12:01 a.m. (eastern time), and will end on November 30, 2015, at 11:59 p.m. (eastern time). The first Semi-Annual Contest Period begins on January 1, 2015, at 12:01 a.m. (eastern time) and ends on June 30, 2015, at 11:59 p.m. (eastern time). The second Semi-Annual Contest Period begins on July 1, 2015, at 12:01 a.m. (eastern time) and ends on December 31, 2015, at 11:59 p.m. (eastern time). In addition, all Monthly Contest entries that do not win a Monthly Contest Prize will be retained and entered into the respective Semi-Annual "Drive a Winner" Contest. Four (4) winners will be drawn for each Monthly Contest Period, one per week, and one (1) winner will be drawn for each Semi-Annual Contest Period. All entries are limited to the entry rules.
- 4. Eligibility:** The Contest is only open to current customers of Oak Motors or IFC. No cash will be awarded under any circumstance.
- 5. Monthly Contest Prize:** The Monthly Contest Prize consists of Oak Motors making the equivalent of one (1) month contractual payments on the winner's contract for the month following the Monthly Contest Period, provided however that the Monthly Contest Prize winner is in good standing with Oak and/or IFC and the Monthly Contest Prize winner is current on his/her/their contract/agreement with Oak and/or IFC. Should the Monthly Contest Prize winner not be current on his/her/their contract/agreement with Oak and/or IFC, Oak and/or IFC will give the Monthly Contest Prize winner an opportunity to bring his/her/their contract/agreement with Oak and/or IFC current. Should the Monthly Contest Prize winner fail to bring his/her/their contract/agreement with Oak and/or IFC current within five (5) days of the Monthly Contest Prize being awarded, they will forfeit the Annual Contest Prize. A new A Monthly Contest Prize winner will then be drawn from the eligible entries, as defined herein. If the winner is on a monthly payment cycle, Oak Motors will make one (1) contractual payment. If the winner is semi-monthly or bi-weekly, Oak Motors will make two (2) contractual payments. If the contest winner is weekly, Oak Motors will make four (4) contractual payments.
- 6. Semi-Annual Contest Prize:** The Semi-Annual Contest Prize consists of Oak Motors paying in full the contractual balance of the Semi-Annual Contest Prize winner, provided however that the Semi-Annual Contest Prize winner is in good standing with Oak and/or IFC and the Semi-Annual Contest Prize winner is current on his/her/their

contract/agreement/promissory note with Oak and/or IFC. Should the Semi-Annual Contest Prize winner not be current on his/her/their contract/agreement/ promissory note with Oak and/or IFC, Oak and/or IFC will give the Semi-Annual Contest Prize winner an opportunity to bring his/her/their contract/agreement with Oak and/or IFC current. Should the Semi-Annual Contest Prize winner fail to bring his/her/their contract/agreement with Oak and/or IFC current within five (5) days of the Semi-Annual Contest Prize being awarded, they will forfeit the Semi-Annual Contest Prize. A new Semi-Annual Contest Prize winner will then be drawn from the eligible entries, as defined herein. The Semi-Annual Contest Prize winner will be solely responsible for any federal, state, or local taxes or fees that are incurred as a result of winning the Semi-Annual Contest Prize. In order to accept the Semi-Annual Contest Prize, the Semi-Annual Contest Winner(s) will be required to complete a Federal W-9 form. By accepting the Semi-Annual Contest Prize, the Semi-Annual Contest Prize winner hereby agrees to indemnify and hold harmless Sponsor, its affiliates, and all respective officers, directors, employees, representatives and agents, from any such federal, state, or local taxes or fees that are incurred as a result of winning the Semi-Annual Contest Prize.

- 7. Limitation of Liability:** By entering the "Drive a Winner Contest", all entrants agree to these Official Rules. Winners agree that (except where prohibited) Sponsor may use winner's name, picture, likeness and voice for advertising and promotional purposes without further compensation. Failure to allow Sponsor to capture winner's likeness will result in forfeiture of winner's prize. Sponsor, its promotional and advertising agencies, and all respective officers, directors, employees, representatives and agents shall have no liability and shall be held harmless by winners and guests for any damage, loss or liability to person or property, due in whole or part, directly or indirectly, by reason of the acceptance or use of a prize or participation in this Contest. Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event attorneys' fees. Sponsor reserves the right, in its sole discretion, to modify, cancel or suspend part or all of this Contest should virus, bugs, non-authorized human intervention or other causes beyond the control of Sponsor corrupt or impair the administration, security, fairness or proper play of the Contest. In such event, Sponsor may award prizes in a random drawing from all eligible entries received up to the date of cancellation or suspension. Sponsor and its promotion and advertising agencies are not responsible for technical, hardware, software or telephone failures of any kind, lost or unavailable network connections, fraud, incomplete, garbled or delayed computer transmissions, whether caused by Sponsor, entrants or by any of the equipment or programming associated with or utilized in the promotion or by any technical or human error which may occur in the processing of submissions which may damage a user's system or limit a participant's ability to participate in the promotion. Sponsor may prohibit an entrant from participating in the Contest or winning the prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair playing practices (including the use of automated quick entry programs) or intending to annoy, abuse, or

threaten any other entrants or Sponsor representatives. Contest void where prohibited and subject to federal, state and local laws

CAUTION -- ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

Winner Information: The winner for each Monthly Contest Period and Semi-Annual Contest Period will be posted on the Oak Motors website at www.oakmotors.com and on the Oak Motors Facebook Page at www.facebook.com/oakmotors no later than 30 days after the prize drawing.

Contest sponsored by:

Oak Motors, Inc.
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