

**PAYDAY MONEY CENTERS  
THANKGIVING MEAL GIVE-A-WAY  
NOVEMBER 2025  
Official Rules**

**1. Sponsor.** This sweepstakes ("Sweepstakes") is sponsored by Payday Loan, LLC dba PAYDAY MONEY CENTERS ("PMC"), 1801 E. Heim Ave. Ste 210, Orange, CA 92865 (the "Sponsor"). This Sweepstakes is void where taxed, restricted, or prohibited and is subject to all local, state, and federal laws. By entering this Sweepstakes, each entrant accepts and agrees to be bound by these Official Rules and the decisions of the Sponsor, which shall be final and not subject to appeal. NO RESTAURANT, CATERER, GROCERY STORE, OR FOOD PROVIDER IS INVOLVED IN ANY WAY IN THIS SWEEPSTAKES/CONTEST. THE SPONSOR IS SOLELY RESPONSIBLE FOR PROVIDING THE PRIZE(S) LISTED HEREIN. THE RESPONSIBILITY OF ORGANIZING THIS SWEEPSTAKES AND DISTRIBUTING THE PRIZE(S) ARE THE SPONSOR'S RESPONSIBILITY. NO RESTAURANT, CATERER, GROCERY STORE OR FOOD PROVIDER SPONSORS THIS SWEEPSTAKES/ CONTEST IN ANY WAY.

**2. Eligibility.** No purchase necessary to enter. The Sweepstakes is open to permanent legal U.S. residents who reside within PMC's service area and who are at least 18 years of age at the time of entry. Current or former employees of PMC and its subsidiaries and/or affiliates, their parent companies, subsidiaries, affiliates, advertising or promotional agencies (including anyone who prepares and/or distributes Sweepstakes materials), and the immediate family members or persons living in the same household (whether related or not) of all the foregoing are not eligible to participate or win. The term "immediate family members" includes spouses, grandparents, parents, siblings, children and grandchildren.

Participants are eligible to win a PMC contest or sweepstakes only once (1) every 90 days. Only one (1) winner per household is permitted in any contest or sweepstakes. Participants are eligible to win a prize valued at \$600.00 or more only once (1) every six (6) months. Text, data, or messaging rates may apply.

**3. Entry.** This Sweepstakes will accept entries beginning on **November 1, 2025 at 9:00:01 a.m.** PT and ending on **November 16, 2025 at 4:59:59 p.m. PT.**

To enter the sweepstakes, complete and submit the entry form at any PMC retail location. Entrants must include their name and phone number in order to enter.

**LIMIT: A maximum of one (1) entry per person will be accepted, regardless of which location the entry was submitted.** Incomplete entries will not be considered.

Sponsor is/are not responsible for technical or computer, telephone service outages, delays, equipment malfunctions, busy signals, hang-ups, errors or data loss of any kind, lost or unavailable connections, or late, lost, failed, illegible, incomplete, garbled or deleted entries, transmissions, or voicemails or other network or technological difficulties that may prevent an

individual from completing his/her telephone call or online entry, or for printing errors in any advertisement, entry form, or the rules.

An entrant may use only one entry form to submit entries during the Sweepstakes. If an entrant submits more than one entry, the entrant will be disqualified. Any automated or computer-generated entries, fake or duplicate identities, spam, or improper techniques (as determined by the Sponsor) will be disqualified. Any questions regarding the validity, completeness, or number of entries submitted by an individual shall be determined by Sponsor in its/their sole discretion. The Sponsor reserve the right to disqualify any entrant who acts in a disruptive, harassing, vulgar, or unsportsmanlike manner, as determined by the Sponsor in its/their sole discretion.

Entry materials that have been tampered with or altered are void. If the Sponsor determines, in its/their sole discretion, that there is any suspected or actual tampering with the Sweepstakes or if technical difficulties (e.g. infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsor compromise the security, fairness, integrity or administration of the Sweepstakes, the Sponsor reserves the right to void the entries at issue and/or modify, suspend, cancel or terminate the Sweepstakes and conduct a random drawing to award the prize among all eligible entries received as of the termination date. If the Sweepstakes is terminated due to tampering or technical difficulties prior to its expiration date, notice will be posted online at [paydaymoneycenters.com/contests](http://paydaymoneycenters.com/contests). Sponsor reserve(s) the right to disqualify any entrant that tampers with the operation of the Sweepstakes or website or violates the Official Rules of the Sweepstakes.

CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE A VIOLATION OF CRIMINAL AND/OR CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVE THE RIGHT TO PROSECUTE OR SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

All entry information becomes the property of the Sponsor. By entering, entrants grant the Sponsor the right to broadcast and distribute their name, image, likeness, voice, entry materials, and biographical information in any media whatsoever, including on [www.paydaymoneycenters.com](http://www.paydaymoneycenters.com), for any purpose whatsoever, worldwide, in perpetuity, without any further authorization from or compensation to the entrant. The Sponsor reserve the right to reject and disqualify any submissions that do not meet the terms and conditions of these Sweepstakes rules.

**4. Odds of Winning.** The odds of winning depend on the number of eligible entries received.

**5. Prize(s).** There will be one (1) winner per retail store (12 in total) in this Sweepstakes. On November 17, 2025 at 2:00 pm, the winners will be randomly selected from all eligible entries. Winners will be informed that they won by phone or e-mail. The winner will receive a certificate redeemable for:

- One (1) precooked carryout Thanksgiving Turkey Dinner with sides dishes from a restaurant, grocery store, caterer, or food provider in the winners' local area as selected by Sponsor, at its sole discretion. This precooked meal must be picked up by winner and is not for dining in and may require additional cooking time or reheating before consuming. See provider for more details.

The approximate retail value ("ARV") of the prize is \$100.00. Entrants can win only once.

Winners will be contacted by a representative of the Sponsor and must reply within 24 hours to maintain eligibility. If a potential winner cannot be contacted within this time period or fails to respond to any attempted contact, such potential winner will be disqualified, his/her entry will be declared null and void and the Sponsor reserve the right, in their sole and absolute discretion, to choose another potential winner by the process referred to above.

All results are unofficial until winner(s) is/are verified by the Sponsor. Prizes may not be exchanged, substituted, transferred or redeemed for other prizes by winner. Cash may be awarded as a substitute for a prize, at the agreement of both the winner and Sponsor. Prizes are awarded 'as is' with no guarantees or warranties as to use, merchantability, or fitness for a specific purpose, and the Sponsor is not responsible for defective prizes. Sponsor reserve(s) the right to substitute a prize in their sole discretion, in which case a prize of equal or greater value will be awarded.

**6. Conditions for Acceptance of the Prize(s).** The winner must claim the prize certificate in person at the PMC store in which entrant entered the contest, during regular business hours (Monday – Friday from 9:00 AM PT – 7:00 PM PT), except at Sponsor's discretion. The prize(s) must be claimed and all required paperwork and ID submissions must be completed by November 19, 2025 at 5:00 p.m. Failure of the winner to fulfill these requirements will result in the forfeit of entire prize package. Winner will be required to provide a valid government issued photo identification card and to execute an affidavit of eligibility and publicity and liability release prior to receiving their prize(s). All unclaimed or rejected prizes will be forfeited. Failure by the winner(s) to respond to the Sponsor's messages, calls, e-mails or other notification will lead to forfeiture of the prize(s). Failure to completely fill out and sign all waivers, releases, or forms requested by the Sponsor will result in forfeiture of the prize(s). The Sponsor then has the right, at its discretion, to award that prize to another winner using the method described above. A winner who forfeits any prize is not eligible to win another contest or sweepstakes conducted by the Sponsor for thirty (30) days.

Payment of all federal, state and local taxes is the sole responsibility of the winner(s) and the winner(s) may receive an IRS 1099 Form or equivalent from the Sponsor. The Sponsor will report any individual winnings over \$600 (in cash or fair market value of goods or services) in a one-year period to the Internal Revenue Service. Winner(s) is/are required to fill out any tax forms requested by the Sponsor in order to receive their prize(s).

Prize certificate may not be altered in any way. Lost or stolen prize certificate will not be reissued. Prize certificate may not be sold, is not redeemable for cash, and neither cash nor credit will be issued for any unused portion of the prize. Prize may not be combined or redeemed in conjunction with any other offer, event, promotion or experience.

By accepting the prize, winner agrees, on behalf of winner and on behalf of each guest of winner's party, to abide by the health and safety measures related to handling, cooking and consuming food prize per local, state and federal health agencies guidelines. The Sponsor is not responsible for replacing or reimbursing winner with any form of compensation for prizes that are delayed or canceled by food providers. All delays and cancellations are deemed beyond the control of the Sponsor. This includes, but is not limited to, food shortages or health department ordered closures, pickup time changes, pandemic, stay at home orders, travel restrictions or delays, cancellations, as well as all acts of nature. The Sponsor is not responsible for any expenses incurred by Sweepstakes winners as a result of such delays or cancellations. Sponsor will not be responsible for failure to supply the specific food prize(s) by reason of any force majeure events, such as acts of God, war, terrorist attacks, pandemic, stay at home order, unusually severe weather, labor strikes, or other causes beyond the control of the Sponsor.

By accepting the prize, the winner or winners agree to have their name, voice, likeness, biographical information, and entry materials used in any advertising or broadcasting material relating to this Sweepstakes, and in any media whatsoever, including on [www.paydaymoneycenters.com](http://www.paydaymoneycenters.com), for any purpose whatsoever, worldwide, in perpetuity, without any further authorization or compensation to the winner(s).

**7. Social Media.** For contests or sweepstakes promoted on Facebook, Twitter, Instagram, YouTube, Snapchat, iHeartRadio, or any other social media website (each a "Social Media Site" and collectively the "Social Media Sites"), the Sponsor reserve the right to void any entrant's entry in the Sweepstakes for failure to abide by the guidelines, policies, or procedures of the applicable Social Media Site, and to delete or remove any of entrant's related "Likes," comments, posts, tweets, videos, photos, user generated content, or other electronic messages, communications, or submissions at their discretion. The Sponsor also reserve the right to block, ignore, report, and/or completely prevent any entrant, account, user, or profile from accessing the Sweepstakes and/or the Sponsor's profile(s), account(s), website(s), blog(s) or handle(s). This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with the Social Media Sites. By entering this Sweepstakes, entrants agree to release and hold the Social Media Sites harmless from any or all claims, liability, damages, judgments, fines, costs, expenses related to or associated with their participation in this Sweepstakes. Entrants understand that by logging-in to the applicable Social Media Site, that they agree to comply with the Social Media Site's Terms of Service, and that their personal information is subject to the Privacy Policies and information collection practices of the Social Media Site. Entrants agree that the Sponsor are not responsible for the collection, disclosure, transfer, or dissemination of their personal information, whether directly or indirectly, by third party advertisers, marketers, or any

other transferees. For entries submitted through the Social Media Sites, the Sponsor may be limited to using the information in a manner set forth by the Social Media Sites and in no other way.

**8. Limitation on Liability.** Sponsor disclaims all liabilities to the winner(s) with respect to receipt and use of the prize(s). Winners and their guests, by acceptance of their prize(s), agree to release and hold the Sponsor and its/their affiliated companies, their advertising, promotion and production agencies, and their respective parent companies, subsidiaries, affiliates, officers, shareholders, directors, employees, agents and representatives harmless from any and all liability, claims, causes of actions, damages, fines, and costs of any kind whatsoever (including reasonable attorney's fees) which may be sustained directly or indirectly to persons or property in connection with the receipt, ownership, consumption of, or use of the prize or while preparing for, participating in, and/or traveling to any Sweepstakes or prize-related activity.

**9. Reservation of Rights.** Sponsor reserves the right to make changes to these Official Rules in its sole discretion which will become effective upon announcement. Sponsor reserves the right to cancel or terminate this Sweepstakes for any reason in the event that it cannot be run or administered as intended by the Sponsor. Any such changes or termination will be announced at [paydaymoneycenters.com/contests](http://paydaymoneycenters.com/contests).

**10. Contact Information.** For questions or more information about this Sweepstakes, please contact PMC at (888) 490-3311. For a copy of these rules, addendum, and/or list of winners please go to [paydaymoneycenters.com/contests](http://paydaymoneycenters.com/contests) or send a self-addressed stamped envelope to Payday Money Centers; Attn: Contests, 1801 E. Heim Ave. Ste. 210, Orange, CA 92865, within sixty (60) days of the end of this Sweepstakes.