



2026 LIVE MONEY HANDICAPPING SERIES Official Rules (Updated 1/21/26)

1. **Contest Date/Time:** Saturday, February 7, 2026. Check-in begins at 11am. Make-up date for this event will be February 14, 2026.
2. **Contest Buy-in:** The buy-in total is \$75 per entry. Of which \$50 is used in the form of a Debit Card Account used for contest wagering and \$25 is added to the prize pool. Please note, 100% of the prize pool will be paid out to eligible winning contestants in the form of cash. Any dollar amounts remaining in a player's bankroll (wagering debit card) at the conclusion of the tournament will remain the property of the player.
3. **Entry (Buy-In) Registration:** Entry fee of \$75 required. Entries are available for purchase at the Finger Lakes' Mutual Information Window for pre-purchase through 4pm Thursday, February 5, 2026, or until the first mandatory contest race on contest day, Saturday February 7, 2026, or until contest is full, whichever comes first. Entries must be purchased in cash. Any extension to this deadline requires management approval. Maximum of two (2) entries allowable per guest, per contest. In the event of needing to utilize the make-up date, pre-purchase will be available through 4pm, Thursday, February 12, or until the first mandatory race on contest day, Saturday, February 14, 2026 if the contest is not full.
4. **Wagering Debit Card:** On the day of the contest, all contestants will present valid ID, beginning at 11am to claim (if pre-purchased) or purchase as part of their entry (if purchasing entry day-of) a wagering debit card, which will be utilized for contest wagers and scoring. Contestants will utilize self-wagering machines only.
5. **Amount of Contest Players:** Contest is capped at 70 paid entries, upon which registration will be closed. Registration Form must be completed, signed, and submitted along with the registration fee. Registration forms will be made available on-line or via designated on-site locations including the Information Window and Program Sales Booths, at Finger Lakes Racetrack.
6. **General Information:** Must be at least 18 years of age to participate. Must be a member of Lucky North Rewards to participate. If prospective contestants are not current Lucky North Rewards members, they may join through contest day. Membership is free. Valid Government Issued Identification required on day of contest (Drivers License, Passport, Military or Non-Driver ID). Registration entries are non-refundable and are limited to the first 70 entries, until sold out. It is the responsibility of each contestant to allow sufficient time to submit their contest wagers. Finger Lakes Gaming and Racetrack is not responsible for Contestants who are unable to submit their entries due to time constraints or other unforeseen issues.
7. **Eligibility Restrictions:** Employees of Delaware North Companies, Finger Lakes Racing Association, Inc., Finger Lakes Foodservice, their immediate families or household members, or any affiliated companies are not eligible to participate in this contest. All persons licensed by a racing commission or other governmental agency (including state, federal, and Nation Racing Compact) with an interest (ownership or otherwise) in horses stabled or running at tracks involved with this contest, and their immediate families and household members, are ineligible to participate. Licensed personnel include, but are not limited to, owners, trainers, jockeys, track officials, jockey agents, stable hands and backstretch workers. All federal, state and local rules and regulations apply. Void where prohibited or restricted by law. By entering this promotion, participants agree to abide by all terms of these official rules.
8. **Free Play Offer:** All contestants are eligible to receive a \$20 Free Play offer at the conclusion of the final mandatory race of the contest. Contestants will receive a paper redemption coupon for the offer, which can be exchanged for the voucher at the Lucky North Rewards desk through close of club hours (Midnight) on contest day to redeem. \$20 Free Play voucher must be redeemed in full by close of business on the promotion day.
9. **Cash Prizes:** Contestants shall be ranked based on total cashable balance on wagering debit card, following the official posted results of all contest races scheduled for the day. Contestants keep all winnings and remaining balances on their contest debit cards. Contest Prizes shall not be awarded until the top three winners have been verified to have wagered in accordance with these official rules. Once the top three valid scores have been verified, prizes will be awarded as follows:
 - i. **FIRST PLACE:** 60% of cash prize pool* and one free entry into Contest #3 on April 11, 2026
SECOND PLACE: 25% of cash prize pool* and one free entry into Contest #3 on April 11, 2026
THIRD PLACE: 15% of cash prize pool* and one free entry into Contest #3 on April 11, 2026
 - ii. **Cash Prize Claiming:** Winners have 30 days following the official posting of contest results to claim their cash prizes. In the event of ties for award positions, prize monies for all affected positions will be added together and divided equally.
 - iii. **First Place Guarantee:** If the 70-participant maximum is not met, Finger Lakes will pay out the remaining amount to the First Place finisher so they receive a \$1,000 cash prize.
10. **Object of Game / Contest Races:** Object of game is to have the highest bankroll on wagering debit card at the end of the contest. This is a live money contest.
11. **Wagering Requirements:** Only Win, Place, Show, Wagers are allowed for all contest wagering. Each participant will be required to place \$10 wagers in all five mandatory contest races. Each participant can also place a maximum of four (4) other wagers of up to \$10 on designated out of state track(s) and designated races. All Contest Wagers must be made via self-service kiosk programmed to accept tournament wagers. Contestants who place any other type of wager via their contest debit card than those outlined above will be disqualified from cash prize eligibility.
12. **Standings:** United Tote will keep real-time standings race-by-race as track results are made official. Contest officials will post updates during the contest at various times of current top 3 standings, at their discretion. Tournament officials reserve the right to announce the names and updated scores of any participant throughout the contest.
13. **Restrictions:** The contest debit card is to be used for contest wagering only and must be returned to contest officials after final cashout or at the end of the tournament. Issuance of a single day contest EZ-BET card does not entitle guests to a future EZ-BET account. All tournament wagers must be made on the Self-Service Terminals using the correct PIN number. Finger Lakes is not responsible to contestants that are shut out of any race (due to long lines or otherwise) and unable to place any wager in any contest race. Wagers that are refunded by Tote due to late scratches may be re-bet provided there is time remaining to do so. Contestants are prohibited from adding additional funds to their contest debit card. Contestants who fail to make contest wagers in accordance with these official rules will be disqualified. Issues relating to IRS withholding, late scratches or other matters may delay the posting of updated tournament scores to the leaderboard. All standings remain unofficial until the final results have been audited and posted.

14. **Cancellation of Wagers:** Players may NOT cancel or change contest wagers once submitted.
15. **Late Scratch:** Should a wagered horse be scratched prior to the start of the race, contestants will be permitted to re-wager that race with an alternate horse, provided there is enough time (and funds) available to complete the transaction. If contestants are unable to submit an alternate wager due to time constraints, following a scratch and refund of their initial wager, management reserves the right to allow the attempt to satisfy the wagering requirement for that race, subject to their judgement. The decision of management shall be final.
16. **Self-Wagers:** All players must be present and place their own wagers personally. No person shall directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the contestant. Exceptions to this rule require management approval.
17. **Wagering Time Limit:** All contest wagers MUST be made prior to wagering closing on the race being wagered upon.
18. **Unofficial Results:** Results will remain unofficial until verification is made that all wagers made by the top three scorers were made in accordance with tournament rules. Contest is based upon official track odds. Host track rulings are official in event of closing of wagering, scratches and disqualifications. Official mutuel payouts according to the Finger Lakes tote system will be considered official and final.
19. **Tie-Breakers:** In the event of a tie for award positions the contestant(s) will split the combined cash award amount of the tied positions evenly.
20. **Single Race Cancellation:** If a single contest race should be canceled once the contest has begun, the race will be removed from the contest, and wagers (if applicable) shall be refunded back to the contestant's account for that particular race
21. **Tournament Cancellation / Suspension:** If at least three (3) mandatory contest races have been conducted, the contest will be declared official if further race cancellations require it to be terminated early. If for any reason, the tournament is not capable of running as planned for reasons which may include without limitation, track and/or race cancellations, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, lack of interest, or any other causes that may corrupt or affect the administration, security, fairness, integrity or proper conduct of the tournament, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the tournament in whole or in part. If this tournament is canceled in its entirety, entry fees will be refunded, however wagers and/or losses from wagering with tournament bankroll are non-refundable.
22. **Cashing Out:** Contestants keep all winnings accumulated on their contest debit cards but may not cash them out until the contest has concluded, unless they apply for the "Surrender" option (See rule #23 below).
23. **Surrender Option:** Should a contestant wish to leave the property early (due to family emergency or otherwise), the Contestant may request to drop out of the contest. A contestant wishing to surrender, may cash out their remaining debit card balance and turn in their contest debit card to tournament officials prior to the conclusion of the last contest race. A Contestant who chooses the surrender option will no longer be eligible to receive cash prizes in this contest based on standings and the \$75 initial registration fee allocated to the contest prize pool, shall remain in the contest prize pool and is therefore non-refundable.
24. **IRS Winnings:** Contestants who win IRS taxable amounts on their wagers, will need to complete IRS paperwork prior to funds being released. These contestants (if applicable) are encouraged to notify a contest associate immediately in order to ensure their funds will be released and available for re-bet in a timely manner. For the purpose of contest scoring, the total amount won (Gross) will count toward the standings, regardless of any IRS withholdings removed.
25. **Rules Committee:** The decision of the judges will be final in all matters connected to and related to this contest. All objections and/or rules interpretations will be reviewed by a Rules Committee from Finger Lakes Racing Association, Inc. The Committee's decision will be final in all matters. Contestant agrees to abide by all rules and to accept any decisions rendered by the Rules Committee. Finger Lakes Racing Association, through its management, reserves the right to interpret all questions and conditions in regard to this event, with its decision final in all matters, without claim for damages or recourse of any kind. Finger Lakes Gaming & Racetrack reserves the right to make changes in the rules of this contest, which will become effective upon announcement. All questions not covered in these rules will be decided by the management of Finger Lakes Racing Association, with its decision to be final.
26. **Additional Restrictions:** Finger Lakes Gaming and Racetrack reserves the right to alter, postpone, or cancel this promotion at any time, and for any reason. Any changes will be effective upon announcement. Finger Lakes Racing Association reserves the right to refuse any entries. If, in the opinion of Finger Lakes Racing Association, through its management, there is any attempt to manipulate any mutuel wagering pool, the race(s) will be considered non-betting for contest purposes. Anyone involved in the manipulation of betting pools will be disqualified from this contest and subject to legal action. By participating in this promotion, participants agree to abide by all terms of these official rules. Finger Lakes Gaming & Racetrack, their respective affiliates, subsidiaries, parent corporations, and their respective officers, directors, shareholders, employees and agents are not responsible for any late, lost, incorrect, misdirected, or inaccurate entry information; human error; technical malfunctions; failures, omission, interruption, deletion, or defect of any telephone network, computer online system, computer equipment, servers, providers, software or satellite transmission, including any injury or damage to participant or any other person relating to or resulting from participation in this promotion. Furthermore, neither sponsors nor any of the aforementioned are responsible for theft, tampering, destruction, or unauthorized access to, or alteration of applications; data processing that is processed late, incorrectly or is incomplete or lost due to computer or electronic malfunction; printing or other errors; or any combination thereof. False and/or deceptive entries or acts shall render participants ineligible. Promotional materials that have been tampered with or altered are void.
27. **Personal Consent:** Each player agrees to abide by all contest rules and regulations and consents to publication of their name and likeness without further compensation.
28. **Results Announcement:** Results become official five (5) minutes after posting provided there are no objections. As this is a racing promotion, announcements pertaining to this contest will be made only in designated racing areas.
29. **Acceptance:** Valid identification must be presented prior to receiving any offer, gift, or prize related to this promotion. Winners of prizes are subject to all restrictions, expiration dates and liabilities appearing in these rules. Winners may be subject to verification to ensure compliance with these official rules prior to receiving any prize related to this promotion. Any violation of these official rules may result in prize being withdrawn or void. Winners may be required to complete, execute and return an Affidavit of Eligibility/ Release of Liability, a Publicity Release, and a completed IRS W-9 form prior to receipt of a prize. Failure to return all required documents may result in the winner being disqualified and an alternate winner being selected. No substitution for any offer, gift, or prize relating to this promotion will be permitted unless otherwise stated in these official rules. If necessary due to unavailability, an item of equal or greater value may be awarded at the discretion of the Sponsor. Any offers, gifts, or prizes relating to this promotion are non-transferable, assignable or redeemable for cash, unless otherwise stated. Participation in this promotion and acceptance of any offers, gifts, or prizes pertaining to this promotion constitutes permission for Finger Lakes Gaming & Racetrack to use the participant's name, photograph, likeness, statements, biographical

information, voice and residence address (city and state), in all forms of media, in perpetuity, without notice or compensation. In the event that a designated winner of an offer, gift, or prize is on premises, but does not have proper identification to claim a prize, Finger Lakes Gaming & Racetrack reserves the right, at its discretion, to allow the winner a maximum of up to 24 hours (from the time claim is made) to leave the premises to obtain proper identification with which to claim the prize, provided a live "still shot" photo of the prize winner is secured and verified by the Finger Lakes Gaming & Racetrack Surveillance Department prior to the prize winner's leaving the premises. Upon return to Finger Lakes Gaming & Racetrack, the identification photo of the designated recipient must first be verified against the "still shot" photo before the offer, gift or prize can be awarded. Should the prospective winner be unable to return to Finger Lakes Gaming & Racing with proper identification within 24 hours, the offer, gift or prize, shall be forfeited, unless management of Finger Lakes Gaming & Racetrack approves an extension of time due to extenuating circumstances.

30. **Terms or Conditions:** This promotion is subject to all applicable federal, state and local laws. By participating, guests agree to be bound by these Official Rules and the decisions of the Promotion Administrator and waive any right to claim ambiguity in the promotion or these Official Rules. Promotion does not apply to any gaming or racing wagering activity tracked through use of a Lucky North Rewards Card or otherwise. Participants also agree to release, discharge, indemnify and hold harmless the Sponsor, vendors associated with this promotion, and the respective officers and employees of these entities, from and against any claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any prize, or participation in this promotion. Any person attempting to defraud or in any way tamper with the promotion mechanics and/or implementation will be declared ineligible and may be prosecuted to the full extent of the law. Finger Lakes Gaming & Racetrack reserves the right to make changes in the rules of this promotion, facilitate manually, or cancel all or any part of it and not award any offer, gift, or prize for any reason at any time without prior notice. FLGR reserves the right to delay promotion engagement due to unforeseeable issues, until such time as the promotion may proceed.
31. **Copyright.** Finger Lakes Racing Association, Inc. claims a copyright in this promotion and all accompanying materials. No portion of this promotion or the accompanying materials may be duplicated, manipulated or redistributed in any form. Violators of the copyright of Finger Lakes Racing Association, Inc. are subject to prosecution.