

Minnesota State Lottery
Game Rules
Scratch Game #744
“\$100,000 Crossword”

Adopted: January 1, 2019

1.1. Name of the Game

The name of Scratch Game No. 744 is \$100,000 Crossword.

1.2. Price of the Game

- A. Each Ticket for Scratch Game #744 costs five dollars (\$5.00).
- B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (Minnesota State Lottery [the “Lottery”] and non-Lottery) made by a player. The discount of the price does not relieve the retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

1.3. Definitions

- A. **“Bar Code”** means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. The Bar Code is comprised of 20 decimal digits that include a three-digit game identification number, a six-digit compressed Validation Number, a six-digit pack number, a three-digit Ticket number and a two-digit check code. The Bar Code is printed upside-down on the bottom of the back of the Ticket in black ink.
- B. **“Crossword Letters”** means the letters that appear in the crossword puzzle area on the front of each Ticket. Crossword Letters are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z
- C. **“Display Printing”** means the part of each Ticket outside of the area where the Play Symbols appear after the latex coating is scratched away.
- D. **“Pack”** means a Pack of fan-folded \$100,000 Crossword Scratch Tickets that are separated by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packaged in plastic shrink-wrapping. A Pack consists of one hundred (100) Tickets fan-folded, bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 099.

- E. **“Pack-Ticket Number”** means the 13-digit code printed in Pack-Ticket Number font in black ink upside-down on the bottom of the back of each Ticket in the form 744-000001-1-000 (the 1 is an example and does not reflect the actual check-digit calculation for this Pack Number).
- F. **“Symbol”** means the images under the scratch-off area on the front of each Ticket. There are four (4) types of Symbols in the \$100,000 Crossword Scratch Game: Your Letters Symbols, Crossword Grid Symbols, Bonus Word Play Symbols, and Prize Symbols.

- 1. Your Letters Symbols are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

- 2. Puzzle 1 and Puzzle 2 Crossword Grid Symbols are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z  \$

- 3. Bonus Word Symbols are printed in black ink, as shown below.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

- 4. Prize Symbols are printed in black ink, as shown below.

\$5 \$10 \$20 \$25 \$50 \$100 \$500
FIVE TEN TWENTY TWEN-FIV FIFTY ONEHUN FIVHUN

- G. **“Ticket”** or **“Scratch Game Ticket”** or **“Scratch Ticket”** means a \$100,000 Crossword Scratch Game #744 Ticket.
- H. **“Validation Number”** means a game-wide, unique 10-digit Validation Number that is printed in Validation font (0 1 2 3 4 5 6 7 8 9) in black ink below the Your Letters play area on the front of the Ticket and covered with latex coating and overprinting graphic.

2.1. Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2 of these procedures; Minn. Stat. § 349A (Lottery Statute); Minn. R. 7857 (Lottery Prize Payments); and the requirements on the back of each Scratch Ticket.
- B. To determine if a Ticket is a winning Ticket, the barcode printed under the latex under the Your Letters play area on the front of the Ticket must be scanned into a terminal connected to the Lottery computer system that must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealed Symbols on the front of the Ticket do

not determine if a Ticket is a winning Ticket. The revealable Symbols are for entertainment purposes only.

- C. An apparent prizewinner in the \$100,000 Crossword Scratch Game is determined when the play area on the front of the Ticket is scratched off to reveal all twenty (20) Your Letters Symbols and the Crossword Grid Letters and Bonus Word Symbols that match the Your Letters Symbols. The Puzzle 1 and Puzzle 2 **\$** Crossword Grid Symbol is a free space and does not have to match any of the Your Letters Symbols.
- D. The holder of a Ticket whose Your Letters Symbols match the Crossword Letters to form at least three (3) different complete words wins the corresponding prize listed in the prize legend. Each word must contain at least three (3) letters. A three (3) letter word cannot be used if the three (3) letter word is contained within a longer word; for example, the word “can” from the word “candy” or the word “beg” from the word “begin.” The three (3) letter word must be separate from a longer word containing the same letters. A word can be formed only by linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All the letters in a complete word must match the Your Letters Play Symbols. The letters forming a word within a complete word can be used to form only one (1) complete word.

Number of Completed Words in Puzzle 1 or Puzzle 2	Prize
Three (3)	Five Dollars (\$5)
Four (4)	Ten Dollars (\$10)
Five (5)	Twenty-five Dollars (\$25)
Six (6)	Fifty Dollars (\$50)
Seven (7)	Five Hundred Dollars (\$500)
Eight (8)	Five Thousand Dollars (\$5,000)
Nine (9)	Ten Thousand Dollars (\$10,000)
Ten (10)	One Hundred Thousand Dollars (\$100,000)

- E. There are two (2) separate puzzles, Puzzle 1 and Puzzle 2, and a Bonus Word in the \$100,000 Crossword Scratch Game. Each puzzle and the Bonus Word is played separately.
- F. The holder of a Ticket who has won a prize as indicated in paragraph D above wins two (2) times the indicated prize for that puzzle if one (1) of the winning combinations contains within that puzzle has a complete word with a **\$** Crossword Grid Symbol. The one hundred thousand-dollar (\$100,000.00) prize will not be doubled.
- G. The holder of a Ticket that reveals all six (6) letters in the Bonus Word that match the Your Letters Symbols wins the amount indicated by the Prize Symbol in the prize box to the immediate right of the Bonus Word on the front of the Ticket.

- H. The holder of a winning Ticket may win only one (1) prize amount per puzzle from matching the twenty (20) Your Letters Play Symbols with the Crossword Letters and is entitled only to the prize won by matching the highest number of complete words per puzzle.
- I. No portion of the Display Printing or any extraneous matter is usable or playable as part of the \$100,000 Crossword Scratch Game.

2.2. **Scratch Ticket Validation Requirements**

- A. To be valid, a \$100,000 Crossword Scratch Game Ticket must meet all the following requirements:
 - 1. the Ticket must be intact;
 - 2. the Ticket Validation and Pack-Ticket Numbers must be legible. These numbers are used by the Lottery in its official validation process to determine if the Ticket contains a winner and the prize level of a winning Ticket;
 - 3. the Ticket must not be altered, reconstituted, or tampered with in any way;
 - 4. The signature on the Ticket must not have been removed, or altered in any way;
 - 5. the Ticket must not be counterfeit in any way in whole or in part;
 - 6. the Ticket must have been issued by the Lottery in an authorized manner;
 - 7. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
 - 8. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery computer system and the Ticket must not have been previously paid; and
 - 9. the Ticket must not be printed or produced in error.
- B. The Ticket must pass all additional validation tests specified in these game rules, Minn. Stat. § 349A (Lottery Statute), Minn. R. 7857 (Lottery Prize Payments), and any confidential validation tests performed by the Lottery.
- C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

2.3. **Procedure for Claiming Prizes**

- A. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use registered mail to send Tickets and Ticket Claim forms to the Lottery and that players keep a copy of the front and back of any Ticket sent.
- B. To claim a prize of less than six hundred dollars (\$600) a player must sign the back of the Ticket in the signature area and present the winning

Ticket to any Lottery retailer or to Lottery headquarters at 2645 Long Lake Rd, Roseville, MN, or mail the Ticket to the Lottery at the P.O. box address printed on the back of the Ticket. The Lottery retailer or Lottery staff will verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. If a Lottery retailer cannot verify a claim or does not have the funds on hand to pay a claim, the Lottery retailer will provide the player with a Ticket Claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check will be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

- C. To claim a prize of six hundred dollars (\$600) to fifty thousand dollars (\$50,000), the player must sign the winning Ticket, fill out a Ticket Claim form and present both the Ticket and the Ticket Claim form at any Lottery office or mail both to the Lottery at the P.O. box address printed on the back of the Ticket. If the claim is validated by the Lottery, a check will be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.
- D. To claim a prize greater than fifty thousand dollars (\$50,000), the player must sign the winning Ticket, fill out a Ticket Claim form, and present both the Ticket and the Ticket Claim form at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check will be given to the player for payment in the amount due less any appropriate debt set-off under Minn. Stat. § 270A and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

2.4. Allowance for Delay of Payment

The Lottery may delay payment of a prize pending a final determination by the Lottery under any of the following circumstances:

- A. if a dispute occurs or it appears likely that a dispute may occur regarding the prize;
- B. if a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- C. if there is any question regarding the identity of the claimant;
- D. if there is any question regarding the validity of the Ticket presented for payment; or
- E. if the claim is subject to any setoff for delinquent debts owed by the claimant under Minn. Stat. § 349A.08, subd. 8.

2.5. Payment of Prizes to Persons Under Age 18

No prize in the \$100,000 Crossword Scratch Game may be paid to a person under 18 years of age.

2.6. Scratch Ticket Claim Period

All prizes must be claimed within one (1) year of the announced end of the game. If, however, the one (1) year deadline is a Saturday, Sunday, or a day that Minnesota State Lottery offices are closed, a claim must be submitted by the close of business the following business day.

3.1. Scratch Ticket Ownership

- A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.
- B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears on the back of the Ticket in the signature area. If more than one (1) name appears on the back of the Ticket in the signature area or more than one (1) person has agreed to share the prize and the prize being claimed is less than \$600, the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for \$600 or greater, the Director will make payment to each person who is a party to a valid prize-sharing agreement.
- C. The Lottery is not responsible for lost or stolen Tickets.

4.1. Number and Value of Prizes

There will be approximately 2,443,100 Tickets in the game. The expected number and value of prizes in the \$100,000 Crossword Scratch Game are as follows:

Prize	Approximate Number of Prizewinners	Chance of Winning
\$5	372,576	1:6.56
\$10	195,448	1:12.50
\$15	42,748	1:57.15
\$20	18,320	1:133.36
\$25	41,425	1:58.98
\$30	6,228	1:392.28
\$50	20,376	1:119.90
\$75	1,025	1:2,383.51
\$100	2,970	1:822.59
\$150	733	1:3,333.02
\$500	136	1:17,963.97
\$550	20	1:122,155.00
\$1,000	9	1:271,455.56
\$1,500	7	1:349,014.29
\$5,000	9	1:271,455.56
\$10,000	4	1:610,775.00
\$15,000	2	1:1,221,550.00
\$20,000	2	1:1,221,550.00
\$100,000	5	1:488,620.00

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in the \$100,000 Crossword Scratch Game are 1:3.48.

5.1. Emergency Termination of the Game

The Director may, at any time, announce the termination of the \$100,000 Crossword Scratch Game without advance notice at which point no further Tickets in the Scratch Game may be sold.

6.1. Governing Law

In purchasing a Ticket, the player agrees to comply with and abide by Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments), and all final decisions of the Director of the Lottery.