

**Minnesota State Lottery**  
**Game Procedures**  
**Scratch Game No. 662**  
**“Cash Vault Crossword”**  
**Adopted: May 2, 2017**

**1.1. Name of Game**

The name of Scratch Game No. 662 is Cash Vault Crossword.

**1.2. Price of the Game**

- A. Tickets for Scratch Game No. 662 shall be twenty dollars (\$20.00) per Ticket.
- 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 (lottery and non-lottery) made by the player. The discount of the price shall 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. This Bar Code will represent 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 will be printed in black ink and be printed horizontally across the bottom of the back of the Ticket.
- B. **“Crossword Letters”** means the letters that appear in the crossword puzzle area on the front of the Ticket. Each of the Crossword Letters is printed in Symbol Font in black ink in positive. The possible Crossword Letters are as follows:

**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 that area of each Ticket outside of the area where the Play Symbols appear.
- D. **“Pack”** means a Pack of fan-folded Cash Vault Crossword Scratch Game Tickets that are attached to each other by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packed in plastic shrink- wrapping. A Pack shall consist of 25 Tickets fan-folded by ones, bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 024.
- E. **“Pack-Ticket Number”** means the 13-digit code printed in Pack-Ticket Number Font in black ink in positive on the back of each Ticket in the form 000-000000-0-

000. Numbering begins with 662-000001-1-000 (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 rub-off play area on the front of each Ticket. There are five (5) types of Symbols in the Cash Vault Crossword Scratch Game: Grid Letters Puzzle 1 Symbols, Grid Letters Puzzle 2 Symbols, Grid Letters Puzzle 3 & 4 Symbols, Puzzle 1 to 4 Your Letters Play Symbols and Instant Reveal Bonus Play Symbols. Each Play Symbol is printed in Symbol Font in black ink in positive. The possible Symbols are as follows:

1. Grid Letters Puzzle 1 Symbols:

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 DBL

2. Grid Letters Puzzle 2 Symbols:

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  
 DBL TPL

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 TPL

3. Grid Letters Puzzle 3 & 4 Symbols:

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. Puzzle 1 to 4 Your Letters Play Symbols:

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

5. Instant Reveal Bonus Play Symbols:

\$20 \$30 \$50 \$100 \$500       
TWENTY THIRTY FIFTY ONEHUN FIVHUN GLOBEIN CROWN DIAMND GEMSTNE GOLDBAR

G. **“Ticket”** or **“Scratch Game Ticket”** or **“Scratch Ticket”** means a Cash Vault Crossword Scratch Game No. 662 ticket.

H. **“Validation Number”** means a game-wide, unique 10-digit Validation Number printed in Validation Font in black ink in positive located on the front of each Ticket on the lower portion of the play area and will be covered with the latex and overprint.

## 2.1. Determination of Prizewinners

A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.1 of these procedures; Minnesota Statutes, Chapter 349A; Minnesota Rules, Chapter 7857 and the requirements set out on the back of each Scratch Game Ticket.

- B. To determine if a Ticket is a winning Ticket, the Validation Number printed on the front of the Ticket must be scanned or manually entered into a terminal connected to the Lottery's computer system and the computer system must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealing of the Symbols on the front of the Ticket does not determine if a Ticket is a winning Ticket. The revealing of the Symbols is offered for entertainment purposes only.
- C. An apparent prizewinner in the Cash Vault Crossword Scratch Game is determined when the play area on the Ticket is rubbed off to expose the eighteen (18) Puzzle 1 to 4 Your Letters Symbols.
- D. Puzzle 1(each puzzle played separately):

The holder of a Ticket whose Your Letters Symbols match the Puzzle Play Symbols to form at least three (3) different complete words in "Puzzle 1" on the front of the Ticket wins the corresponding prize listed in the Puzzle 1 Prize Legend. A word must contain at least three (3) letters. A word can only be formed 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 be reading the letters from right to left or from bottom to top. All of the letters in a complete word must match with the letters provided by the Your Letters Symbols. The letters forming a word within a complete word can only be used to form (one) 1 complete word. The holder of a winning Ticket may win only (one) 1 prize amount from matching the Your Letters Symbols with the Puzzle Play Symbols in Puzzle 1 and shall be entitled only to the prize won by matching the highest number of complete words.

Within Puzzle 1, if a completed word in a winning combination contains a <sup>DBL</sup> Puzzle Play Symbol, the holder of the Ticket wins two (2) times the amount stated in the Puzzle 1 Prize Legend.

Number of Complete Words Completed in Puzzle 1	Prize
Three (3)	Twenty Dollars (\$20.00)
Four (4)	Thirty Dollars (\$30.00)
Five (5)	Fifty Dollars (\$50.00)
Six (6)	One Hundred Dollars (\$100.00)
Seven (7)	Five Hundred Dollars (\$500.00)
Eight (8)	Five Thousand Dollars (\$5,000.00)
Nine (9)	Ten Thousand Dollars (\$10,000.00)
Ten (10)	Three Hundred Thousand Dollars (\$300,000.00)

- E. Puzzle 2 (each puzzle played separately) :

The holder of a Ticket whose Your Letters Symbols match the Puzzle Play Symbols to form at least three (3) different complete words in "Puzzle 2" on the front of the Ticket wins the corresponding prize listed in the Puzzle 2 Prize

Legend. A word must contain at least three (3) letters. A word can only be formed 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 be reading the letters from right to left or from bottom to top. All of the letters in a complete word must match with the letters provided by the Your Letters Symbols. The letters forming a word within a complete word can only be used to form (one) 1 complete word. The holder of a winning Ticket may win only (one) 1 prize amount from matching the Your Letters Symbols with the Puzzle Play Symbols in Puzzle 2 and shall be entitled only to the prize won by matching the highest number of complete words.

Within Puzzle 2, if a completed word in a winning combination contains a **TPL** Puzzle Play Symbol, the holder of the Ticket wins three (3) times the amount stated in the Puzzle 2 Prize Legend.

Number of Complete Words Completed in Puzzle 2	Prize
Three (3)	Twenty Dollars (\$20.00)
Four (4)	Thirty Dollars (\$30.00)
Five (5)	Fifty Dollars (\$50.00)
Six (6)	One Hundred Dollars (\$100.00)
Seven (7)	Five Hundred Dollars (\$500.00)
Eight (8)	Five Thousand Dollars (\$5,000.00)
Nine (9)	Ten Thousand Dollars (\$10,000.00)
Ten (10)	Three Hundred Thousand Dollars (\$300,000.00)

- F. Puzzles 3 and 4 (each puzzle played separately) :
- The holder of a Ticket whose Your Letters Symbols match the Puzzle Play Symbols Puzzles 3 & 4 Symbols to form at least three (3) different complete words in “Puzzle 3” or “Puzzle 4” (each puzzle played separately) on the front of the Ticket wins the corresponding prize listed in the corresponding Puzzle 3 Legend or Puzzle 4 Prize Legend. A word must contain at least three (3) letters. A word can only be formed linking Crossword letters horizontally when read from left to right and vertically when read from top to bottom. A word can only be formed 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 be reading the letters from right to left or from bottom to top. All of the letters in a complete word must match with the letters provided by the Your Letters Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word. The holder of a winning ticket may win only one (1) prize amount from matching the Your Letters Symbols with the Grid Letters Puzzles 3 and 4 Symbols in Puzzle 3 or Puzzle 4 and shall be entitled only to the prize won by matching the highest numbers of complete words in each

puzzle (each puzzle played separately).

Number of Complete Words Completed in Puzzle 3 & 4	Prize
Three (3)	Twenty Dollars (\$20.00)
Four (4)	Thirty Dollars (\$30.00)
Five (5)	Fifty Dollars (\$50.00)
Six (6)	One Hundred Dollars (\$100.00)
Seven (7)	Five Hundred Dollars (\$500.00)

- G. In the Bonus Section, (bottom left portion of the ticket) the holder of a Ticket that reveals any Instant Reveal Bonus Play Symbol prize amount, wins that amount instantly.
- H. No portion of the display printing or any other extraneous matter whatever shall be usable or playable as part of the Scratch Game.

## 2.2. Scratch Ticket Validation Requirements

- A. To be a valid Cash Vault Crossword Scratch Game Ticket, all of the following requirements must be met:
  - 1. a sufficient amount of the Validation Number and Pack-Ticket Number must be present and be legible in order to allow the information to be used to perform the Lottery's official validation process to determine if the Ticket is a winner and the prize level of the winning Ticket;
  - 2. the Ticket must not be altered, reconstituted or tampered with in any manner;
  - 3. the Ticket must not be counterfeit in whole or in part;
  - 4. the Ticket must have been issued by the Lottery in an authorized manner;
  - 5. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
  - 6. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery's computer system and the Ticket must not have been previously paid; and
  - 7. the Ticket must not be printed or produced in error.
- B. The Ticket must pass all additional validation tests provided for in these game procedures, the Lottery Statute (Minnesota Statutes, Chapter 349A), the Lottery's Prize Payment Rules (Minnesota Rules, Chapter 7857) and any confidential validation tests of the Lottery.
- C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

### 2.3. **Procedure for claiming all Scratch Game Prizes**

- A. To claim a prize of less than six hundred dollars (\$600.00) a player must sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any lottery retailer or mail it to the Lottery at the address printed on the back of the Ticket. The lottery retailer shall verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. In the event the lottery retailer cannot verify the claim, the lottery retailer must provide the player with a 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 shall be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly.
- B. To claim a prize of six hundred dollars (\$600.00) to thirty thousand dollars (\$30,000.00), the player must sign the winning Ticket, fill out a claim form and present both the Ticket and the claim form at any Lottery Regional Office or mail both to the Lottery at the address printed on the back of the Ticket. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and any applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly.
- C. To claim a prize greater than thirty thousand dollars (\$30,000.00), the player must sign the winning Ticket, fill out a claim form and present both at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall 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 Minnesota Statutes, Section 349A.08, subdivision 8.

**2.5. Payment of Prizes to Persons Under 18**

No prize in the Cash Vault 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 legal holiday, a claim must be submitted by the close of business the following business day.

**3.1. Scratch Ticket Ownership**

- A. Until such time as a signature is placed upon the back portion of a Scratch Game Ticket in the space designated therefor, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated therefor, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated therefor. If more than one (1) name appears on the back of the Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is less than \$600.00, 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 six hundred dollars (\$600.00) or greater, the Director will make payment to each person who is a party to a valid prize sharing agreement.
- B. The Lottery shall not be responsible for lost or stolen Tickets.

**4.1. Number and Value of Prizes**

There will be approximately 854,550 Tickets in the game. The expected number and value of prizes in the Cash Vault Crossword Scratch Game are as follows:

Prize	Approximate Number of Winners	Chances of Winning
\$20	170,852	1:5.00
\$30	32,847	1:26.02
\$40	8,549	1:99.96
\$50	33,050	1:25.86
\$60	8,592	1:99.96
\$100	34,133	1:25.04
\$150	1,166	1:732.89
\$200	73	1:11,706.16
\$500	51	1:16,755.88
\$1,000	12	1:71,212.50
\$5,000	9	1:94,950.00
\$10,000	6	1:142,425.00
\$20,000	6	1:142,425.00
\$300,000	3	1:284,850.00

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 Cash Vault Crossword Scratch Game are 1:2.95.

**5.1. Emergency Termination of the Game**

The Director may, at any time, announce the termination of the Cash Vault 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 in the Cash Vault Crossword Scratch Game, the player agrees to comply with and abide by these game procedures for Scratch Game No. 662; Minnesota Statutes, Chapter 349A; the Lottery's Prize Payment Rules and all final decisions of the Director of the Lottery.