

OLC Operating Procedure 1078
Effective: December 22, 2025

- (A) Title and term. Ohio Lottery Commission operating procedure, OLC Operating Procedure number one thousand seventy-eight, "CROSS MATCH BINGO" shall be conducted at such times and for such periods as the commission may determine. For the purposes of this operating procedure, "sales cycle" shall mean any such period, including reprints, beginning on the date when ticket sales are commenced and continuing through the date established by the director as the date on which sales agents are to make their final settlement with respect to tickets allocated to them during the period in OLC Operating Procedure number one thousand seventy-eight.
- (B) General design
- (1) OLC Operating Procedure number one thousand seventy-eight is an extended play game and is generally known as an "instant lottery."
 - (2) Holders of a valid ticket will remove the covering over the "Call Letters" play area to reveal twenty letters. The player will then scratch off each letter in "Puzzle 1" and "Puzzle 2" that matches the "Call Letters." The "Call Letters" may appear more than once. To win a prize award, the player must uncover three or more horizontal or vertical words using "Call Letters." The player will add the number completed "Words" revealed between each "Puzzle." The player will then win the corresponding prize shown in the "Puzzle 1 + Puzzle 2 Prize Key." Each letter appearing in the "Call Letters" play area may appear more than once in the "Puzzle" play area. Each "Word" must contain at least three "Call Letters." Letters combined to form a complete "Word" must appear in an unbroken horizontal or vertical sequence within the puzzle play areas. A string of letters cannot be interrupted by a space, and each "Word" must contain every single letter square within the space allotted. A "Word" cannot be formed by connecting the letters diagonally, by reading the letters from right to left or from bottom to top, or by using only a portion of the letters in a complete "Word." Words within words are not eligible for a prize.

Next, the player will remove the covering off the "Caller's Card" to reveal a total of thirty "Bingo Numbers." The player will then remove the covering from the corresponding numbers on "Cards 1 through 9," along with removing the covering off all three "Free" spaces on each "Card." Each "Free" space is a free match. If the player matches the "Bingo Numbers" from the "Caller's Card" to reveal a complete vertical, horizontal, or diagonal line, the player wins the corresponding prize amount shown in the prize legend above for that "Card." If the player matches the "Bingo Numbers" from the "Caller's Card" in all four corners of that "Card", the player wins the corresponding prize amount shown in the prize legend above for that "Card." If the player matches the "Bingo Numbers" from the "Caller's Card" to reveal a complete "X", the player wins the corresponding prize amount shown in the prize legend above for that "Card." The player may win more than one prize on the ticket but cannot win more than one prize

on each of "Cards 1 through 9" inclusive. Only the highest winning prize of each "Card" will be paid.

Next the player will remove the ticket covering off the entire play area of the back of the ticket to reveal one "Winning Number" and ten "Your Numbers" in each of "Games 1 through 5". If any of one of more of "Your Numbers" match the "Winning Number" in the same "Game" on the back of the ticket, the player wins the prizes shown below "Your Matching Numbers." If the player reveals a "FLOWER" symbol, the player wins double the prize shown for that symbol. There are fifty-seven chances to win on each ticket, and a player can win up to fifty-seven times on one ticket. The front and back of the ticket are played separately.

- (3) The only "Prize Values," which shall appear on a ticket in OLC Operating Procedure one thousand seventy-eight are: five dollars, ten dollars, twenty dollars, twenty-five dollars, fifty dollars, seventy-five dollars, one hundred dollars, two hundred dollars, five hundred dollars, one thousand dollars, one thousand five hundred dollars, five thousand dollars, ten thousand, and fifty thousand dollars. Numbers, prize values and play symbols appearing on any ticket in OLC Operating Procedure one thousand seventy-eight shall be concealed by an opaque covering, which may be scratched off by the holder of the ticket to reveal the underlying numbers, prize values and play symbols.
- (C) Price of tickets. The price of a ticket issued by the commission in OLC Operating Procedure number one thousand seventy-eight shall be ten dollars.
- (D) Structure, nature and value of prize awards
- (1) There shall be one type of prize in OLC Operating Procedure one thousand seventy-eight, called a "prize award."
 - (2) As used in this operating procedure, "prize award" shall mean one of the following monetary figures, which is the total of all winning prize values appearing on the ticket: ten dollars, twenty dollars, thirty dollars, forty dollars, fifty dollars, seventy-five dollars, one hundred dollars, two hundred dollars, five hundred dollars, one thousand five hundred dollars, five thousand dollars, ten thousand dollars, fifty thousand dollars, and five hundred thousand dollars. Each ticket in OLC Operating Procedure number one thousand seventy-eight shall be imprinted in such a way that prize awards from the set listed above may be won.
- (E) Number of prize awards. The number of prize awards in any sales cycle of OLC Operating Procedure number one thousand seventy-eight will depend upon the number of tickets sold during that cycle. However, distribution and availability for public purchase may be affected by, but not limited to, circumstances such as stolen, defective, missing, damaged, promotional, returned or partial reordered tickets. Tickets shall be printed in accordance with this OLC Operating Procedure using random techniques in order that the following occur:

- (1) Combinations winning each prize award are randomly distributed throughout all tickets printed in any given ticket issuance.
 - (2) For each line in column one of the appendix to this OLC Operating Procedure, the player having the prize value and multiplier, if any, on that same line in columns three and/or four and/or five and/or six and/or seven and/or eight and/or nine and/or ten and/or eleven and/or twelve and/or thirteen shall win the prize award on that same line in column fourteen. In a pool of two million one hundred sixty thousand tickets sold, mathematical reasoning suggests that the number of tickets having the prize value and multiplier, if any, set forth on a given line in columns three and/or four and/or five and/or six and/or seven and/or eight and/or nine and/or ten and/or eleven and/or twelve and/or thirteen of the appendix to this operating procedure should be as set forth on that same line in column fifteen.
- (F) Tickets sold. Chances of winning and the number of winning tickets are established at the time of printing and will change as prizes are won.
- (G) Frequency of prize drawings.
- (1) Random imprinting of prize awards on all tickets issued in OLC Operating Procedure number one thousand seventy-eight shall be accomplished in a manner which complies with the commission's rules and procedures.
 - (2) When a ticket issued in OLC Operating Procedure number one thousand seventy-eight is sold or deemed sold in accordance with this OLC Operating Procedure and the covering material over any of the numbers, prize values and play symbols has been removed, the holder shall be deemed to have drawn the numbers, prize values and play symbols on that ticket which determine whether the holder is entitled to a prize award. All prize awards shall be deemed announced no later than the last day of the sales cycle of OLC Operating Procedure number one thousand seventy-eight in which the ticket was sold.
- (H) Special claim, entry, receipt and validation procedures. The director shall establish special claim, entry, receipt and validation procedures, including procedures for validation by sales agents of tickets winning prize awards which are to be paid by sales agents in accordance with commission rules. Prize awards shall be claimed within the time limits set forth by commission rules and procedures.
- (I) Validity of Tickets.
- (1) A mechanical error in printing prize awards, symbols, words or other numbers on a ticket shall not automatically invalidate that ticket. To the extent feasible, the director shall establish procedures by which the holder of any ticket on which information is incorrectly printed due to mechanical malfunction may be advised of correct information for the ticket. If it is not technically feasible to recover the information from a mechanically misprinted ticket, the director may declare the ticket void and the

holder shall be entitled to a return of the ticket price or a replacement ticket of comparable price.

(2) In addition to, but not in limitation of, all other power and authority conferred on the director by the commission's rules and procedures, the director may declare a ticket in OLC Operating Procedure number one thousand seventy-eight void if it is stolen, deactivated, not sold or deemed not sold in accordance with commission rules and procedures; if it is illegible, mutilated, altered, counterfeit, misregistered, reconstituted, miscut, defective, printed or produced in error or incomplete; if the ticket fails any of the validation tests or procedures established by the director; or if the ticket is obtained in violation of commission rules and procedures, including, but not limited to, by way of prize discounting prohibited under rule 3770-3-01 of the administrative code. The commission's liability and responsibility for a ticket declared void, if any, is limited to refund of the retail sales price of the ticket or issuance of a replacement ticket of comparable price.

(J) Director's conduct of OLC Operating Procedure number one thousand seventy-eight.

(1) The director shall conduct OLC Operating Procedure number one thousand seventy-eight and any promotions or drawings associated therewith in a manner consistent with the Lottery Act and the rules and procedures of the commission including, without limitation, this OLC Operating Procedure. The director shall inform the public of the provisions of this OLC Operating Procedure and the procedures established pursuant hereto, which affect the play of OLC Operating Procedure number one thousand seventy-eight. The director reserves the right to declare any instant game as unavailable for sale at any time to maintain game integrity and accountability.

(2) Names and definitions of elements of OLC Operating Procedure number one thousand seventy-eight used in this OLC Operating Procedure are to be considered generic terms used solely for purposes of this OLC Operating Procedure. In actual operation, OLC Operating Procedure number one thousand seventy-eight and these elements may be given names or titles chosen by the commission.

TICKET QUANTITY: 2,160,000
 TICKET COST: \$10.00

Appendix
 OHIO LOTTERY
 "CROSS MATCH BINGO" INSTANT GAME NO.1078)
 PRIZE STRUCTURE
 NOVEMBER 7, 2025 - VERSION C

FRONT CROSSWORD: PUZZLE 1 & 2: Both PUZZLES are played together.
 Add the number of completed "words" revealed between
 the two puzzles and win the corresponding prize shown in
 the PUZZLE 1 + PUZZLE 2 PRIZE KEY. A player may
 win only the highest prize shown in the legend for the total
 number of completed words.

FRONT BINGO: Scratch off the "Caller's Card" and "10 Bonus Numbers"
 to reveal a total of 43 Bingo numbers.
 Scratch the corresponding numbers on Cards 1 – 9.
 Scratch all 3 FREE spaces on each CARD. Each FREE
 space is a free match.
 Once you've matched the "Caller's Card" and "10 Bonus
 Numbers" to the same numbers on the player's card, see
 if they create a winning combination. Refer to the prize
 legend above each card to see what you have won.

BACK KHM: If any one or more of YOUR NUMBERS matches the WINNING
 NUMBER in the same GAME, you win the prize shown below your matching number(s).
 Reveal a (FLOWER) Flower symbol and win DOUBLE the
 prize shown for that symbol.

Column One Line #	Column Two TIER LEVEL Prize Value	Column Three Prize Value	Column Four Prize Value	Column Five Prize Value	Column Six Prize Value	Column Seven Prize Value	Column Eight Prize Value	Column Nine Prize Value	Column Ten Prize Value	Column Eleven Prize Value	Column Twelve Prize Value	Column Thirteen Prize Value	Column Fourteen Prize Award	Column Fifteen Number of Prizes	
1	01		Line	Line									\$10	144,000	
2	01												\$10	108,000	
3	01	3 Words \$10											\$10	36,000	
4	01		Line									\$5	\$10	36,000	
5	01			Line								\$5	\$10	36,000	
6	02								Line				\$20	18,000	
7	02		Line	Line									\$20	18,000	
8	02						Line						\$20	18,000	
9	02	3 Words \$10	Line	Line									\$20	18,000	
10	02											\$10	\$20	18,000	
11	02					Line							\$20	18,000	
12	02		Line	Line								\$5 (w/FLOWER)	\$20	36,000	
13	03	3 Words \$10	Line	Line	Line								\$30	10,800	
14	03	4 Words \$20	Line	Line			Line						\$30	10,800	
15	03		Line	Line								\$10 (w/FLOWER)	\$30	12,600	
16	03		Line	Line	Line								\$30	10,800	
17	03		Line	Line								\$10 x 2	\$30	9,000	
18	03	3 Words \$10				Line							\$30	9,000	
19	03	4 Words \$20	Line	Line									\$30	9,000	
20	04											\$10 x 3	\$40	5,400	
21	04	3 Words \$10	4 Corners									\$10	\$40	3,600	
22	04		Line	Line								\$10 (w/FLOWER) + \$10	\$40	5,400	
23	04						Line	Line					\$40	3,600	
24	04	3 Words \$10				Line							\$40	3,600	
25	04	4 Words \$20	Line	Line	Line								\$40	2,700	
26	04						Line					\$10 (w/FLOWER)	\$40	3,600	
27	05	5 Words \$25		Line			Line						\$50	900	
28	05				4 Corners								\$50	900	
29	05								Line				\$50	900	
30	05					Line	Line	Line					\$50	900	
31	05			4 Corners	4 Corners								\$50	900	
32	05	3 Words \$10	4 Corners									\$10 (w/FLOWER)	\$50	1,980	
33	05	3 Words \$10	4 Corners									\$10 x 2	\$50	900	
34	05			Line								\$20 (w/FLOWER)	\$50	1,980	
35	06		Line	4 Corners								\$20	\$75	900	
36	06	5 Words \$25			4 Corners								\$75	900	
37	06	3 Words \$10	Line			Line			Line				\$75	1,800	
38	06	6 Words \$50		Line				Line		Line			\$75	900	
39	06		Line				Line	Line					\$75	1,800	
40	06	5 Words \$25	Line	Line	Line	Line	Line						\$75	1,800	
41	06					4 Corners							\$75	900	
42	07								Line				\$100	900	
43	07	4 Words \$20	4 Corners		Line				Line				\$100	900	
44	07								Line				\$100	900	
45	07		Line	Line	Line	Line		Line					\$100	900	
46	07	5 Words \$25		Line			Line		Line				\$100	900	
47	07			Line	"X"								\$100	900	
48	07	6 Words \$50			4 Corners								\$100	900	
49	08		Line	Line	Line	Line	Line	Line	Line				\$10 + \$20 + \$50	180	
50	08		"X"	"X"									\$200	135	
51	08								Line				\$50 (w/FLOWER)	\$200	180
52	08	7 Words \$100											\$10 x 10	\$200	225
53	08									Line			\$200	\$200	180
54	08				"X"								\$200	\$200	180
55	08	7 Words \$100								Line			\$200	\$200	180
56	09		"X"	4 Corners	4 Corners		4 Corners	4 Corners		Line			\$500	90	
57	09								4 Corners				\$500	72	
58	09		"X"	4 Corners	"X"	Line	Line	Line	4 Corners				\$500	90	
59	09		"X"	"X"	"X"								\$10 x 10	\$500	180
60	09			"X"					4 Corners				\$200 (w/FLOWER)	\$500	54
61	09				"X"								\$500	72	
62	09		4 Corners	"X"	4 Corners	Line	4 Corners	Line					\$20 x 10	\$500	180
63	09	8 Words \$500											\$500	\$500	72
64	09	5 Words \$25	Line	Line	Line	Line	Line		Line				\$500	\$500	180
65	09				"X"								\$25 x 15	\$500	72
66	10					"X"				Line	Line		\$1,500	\$1,500	2
67	10	9 Words \$1,000							4 Corners				\$1,500	\$1,500	2
68	10										4 Corners		\$100 x 10	\$1,500	2
69	10					"X"							\$50 x 20	\$1,500	4
70	10	8 Words \$500											\$500 (w/FLOWER)	\$1,500	3
71	10		Line			4 Corners	4 Corners	Line		Line	Line		\$1,500	\$1,500	2
72	11	10 Words \$5,000											\$5,000	\$5,000	4
73	11						"X"		4 Corners	4 Corners			\$5,000	\$5,000	6
74	11	9 Words \$1,000	4 Corners	4 Corners	4 Corners	"X"		4 Corners	Line	Line	Line		\$10 + (\$20 x 2) + \$75 + (\$100 x 4) + (\$500 x 2)	\$5,000	4
75	12	10 Words \$5,000				"X"	"X"		4 Corners	4 Corners			(\$100 x 3) + \$200	\$10,000	4
76	12							"X"						\$10,000	2
77	12	11 Words \$10,000											\$10,000	\$10,000	2
78	13	12 Words \$50,000											\$50,000	\$50,000	2
79	13							"X"	4 Corners				\$1,000 x 39	\$50,000	2
80	13	11 Words \$10,000	"X"	4 Corners	4 Corners		4 Corners		4 Corners	Line	Line		(\$100 x 34) + (\$500 x 4) + (\$1,000 x 4) + (1,500 x 3) + (\$5,000 x 3) + \$10,000	\$50,000	2
81	14	14 Words \$500,000											\$500,000	\$500,000	2
82	14	13 Words \$100,000							"X"	"X"			\$50,000 x 5	\$500,000	2
83	14										"X"			\$500,000	2