**Greenlight® Monthly Sweepstakes Official Rules**

**NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE, PAYMENT, GREENLIGHT SUBSCRIPTION, GREENLIGHT ACCOUNT, OR PRODUCT TRANSACTION WILL NOT INCREASE A PERSON'S CHANCES OF WINNING. ODDS OF WINNING WILL DEPEND ON THE TOTAL NUMBER OF ELIGIBLE ENTRIES RECEIVED. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT. SEE THE APPLICABLE MONTHLY SWEEPSTAKES DETAIL FOR THE SWEEPSTAKES PERIOD, PRIZE(S), ARV, AND DRAWING DATE.**

1. **GREENLIGHT, ADMINISTRATOR:** Greenlight Financial Technology, Inc., a Delaware corporation ("Greenlight") will serve as the sponsor and the administrator of each Greenlight Monthly Sweepstakes ("Sweepstakes") set forth in a separate monthly detail referencing these Official Rules ("Monthly Sweepstakes Detail").

2. **ELIGIBILITY:** Except as eligibility may be further limited in a Monthly Sweepstakes Detail, all Sweepstakes are open only to legal residents of the 50 United States and the District of Columbia (excluding Puerto Rico and all United States territories and possessions) who are 18 years of age or older (19 in Alabama and Nebraska; 21 in Mississippi) at the time of entry. Employees (and their immediate families or those living in the same household) of Greenlight and its affiliates, subsidiaries, divisions, parent and related companies, suppliers, printers and advertising, promotional and judging agencies are not eligible to enter or win. Individuals who appear on the U.S. Government Department of Treasury's Specially Designated Nationals and Blocked Persons List are also not eligible to enter or win. An "Entrant" is a person who is of the minimum age stated above, who has entered the Sweepstakes, and is in compliance with these Official Rules. A child or teen using Greenlight is not the legal Entrant and cannot independently claim a Prize (as defined below). Qualifying activity completed by a child or teen through a Greenlight family account will be credited to the eligible adult accountholder designated as the primary accountholder for that family account (the "Primary Accountholder").

**3. MONTHLY SWEEPSTAKES STRUCTURE AND PERIOD:** Each Sweepstakes will have a Monthly Sweepstakes Detail with special terms applicable to such sweepstakes and which will be provided along with the notification of each Sweepstakes. Each Monthly Sweepstakes Detail is subject to these Official Rules. Each Monthly Sweepstakes Detail will be posted before the applicable Sweepstakes Period begins. The Monthly Sweepstakes Detail governs only the following variables for the applicable Sweepstakes: the Sweepstakes Period, Prize(s), ARV, number of Winners, eligible activities, number of Entries and Entry limits, designated games, Prize delivery, and Drawing Date. In the event of any other conflict, these Official Rules govern. No Monthly Sweepstakes Detail may require a purchase or payment to enter or win, reduce the availability of the free Alternative Method of Entry, expand eligibility beyond Section 2, or modify Sections 7 and 9 through 12.

Each Sweepstakes notified under a Monthly Sweepstakes Detail is a separate promotion. Each Sweepstakes begins and ends at the times stated in the applicable Monthly Sweepstakes Detail (each a "Sweepstakes Period"). Greenlight's systems are the official timekeeping devices for each Sweepstakes. Entries (i) are valid only for the Sweepstakes Period set forth in the applicable

Monthly Sweepstakes Detail, (ii) reset to zero at the conclusion of each Sweepstakes Period, (iii) do not carry over to any later month or other Sweepstakes; (iv) cannot be transferred between persons, Greenlight accounts, or households; and (v) cannot be combined with entries from another Sweepstakes.

Greenlight is not obligated to conduct a Sweepstakes every month. The Prize, eligible activities, number of Entries awarded, games, limits, and other monthly variables can differ from one monthly Sweepstakes to another and are subject to the specific rules as set forth in the Monthly Sweepstakes Detail for each such Sweepstakes and these Official Rules. Monthly changes will apply prospectively and must be published in the applicable Monthly Sweepstakes Detail before that Sweepstakes begins.

After a Sweepstakes Period begins, Greenlight will not materially reduce an Entrant's opportunity to participate or win in such Sweepstakes, except as necessary to address fraud, technical failure, legal requirements, or circumstances beyond Greenlight's reasonable control.

**4. HOW TO ENTER:** An Entrant can earn entries into the random drawing ("Entries") through the methods set forth in the applicable Monthly Sweepstakes Detail, as generally described below. The applicable Monthly Sweepstakes Detail also controls the number of Entries and the limits for each method for such Sweepstakes. No purchase is necessary because Entrants can enter through the free Alternative Method of Entry described below.

**4.1 Greenlight Account Entries.** If a Monthly Sweepstakes Detail specifies Entries based on Greenlight Account Entries, an Entrant who is the Primary Accountholder of an active Greenlight Account can earn Entries when the Primary Accountholder or an authorized child or teen user associated with that Greenlight Account completes a designated activity shown in the Monthly Sweepstakes Detail. All Entries generated through one Greenlight Account will be credited to the Primary Accountholder. Only that adult is the Entrant and prospective Prize claimant. A designated Greenlight Account activity must be completed during the applicable Sweepstakes Period and must satisfy the applicable Monthly Sweepstakes Detail for such Sweepstakes. Starting an activity without successfully completing it does not earn Entries.

Examples of monthly Greenlight Account activities can include:

- completing a Qualifying Greenlight Card Transaction,
- completing an approved chore,
- adding a bona fide savings goal,
- moving money to Giving or Savings,
- receiving an eligible payment through Pay Link,
- completing a designated Level Up quest, and
- playing or completing a designated game.

Only designated Greenlight Account activities included in the Monthly Sweepstakes Detail for an applicable Sweepstakes qualify. No other Greenlight Account activity earns Entries.

**4.2 Card Transaction Requirements.** If the Monthly Sweepstakes Detail includes use of a Greenlight card, an Entrant can earn Entries via a "Qualifying Greenlight Card Transaction" meaning a bona fide purchase that:

- is initiated during the applicable Sweepstakes Period,
- is made using an eligible Greenlight card associated with the Entrant's Greenlight Account,
- is not canceled, declined, disputed, reversed, refunded, or determined to be fraudulent, and
- satisfies any additional criteria stated in the Monthly Sweepstakes Detail.

For purposes of Qualifying Greenlight Card Transactions only, and unless the Monthly Sweepstakes Detail expressly provides otherwise, ATM withdrawals, person-to-person transfers, account-funding transactions, fees, adjustments, cash advances, cash-equivalent transactions, gambling transactions, and purchases of gift cards or other stored-value products do not qualify.

**4.3 Greenlight Games.** If the Monthly Sweepstakes Detail includes use of a Greenlight game, an Entrant can earn the specified number of Entries by completing or playing the game identified in the Monthly Sweepstakes Detail. Unless the Monthly Sweepstakes Detail expressly states otherwise:

- each designated game awards a fixed number of Entries upon qualifying completion as specified in the Monthly Sweepstakes Detail,
- game score, accuracy, speed, rank, or performance does not affect the random drawing or odds of winning,
- an Entrant can earn no more than the number of Entries specified for each designated game in the Monthly Sweepstakes Detail during the applicable Sweepstakes Period,
- repeat gameplay does not generate additional Entries, and
- automated gameplay, bots, scripts, emulators used to manipulate results, multiple accounts, or other artificial methods are prohibited.

If a game requires completion of a particular lesson, round, task, or other objective to earn an Entry, that requirement will be identified in the Monthly Sweepstakes Detail.

**4.4 Non-Greenlight Users.** An Entrant who does not have a Greenlight account can enter through:

- a designated game expressly identified as available to both Greenlight users and non-Greenlight users; or
- the free Alternative Method of Entry.

Non-Greenlight users cannot earn Entries through account-dependent activities, including Greenlight card transactions, chores, savings goals, transfers, Giving, Pay Link activity, or account-only Level Up content.
A Greenlight account, paid subscription, deposit, card, or product transaction is not required to use the Alternative Method of Entry or to win.

Any designated game available to non-Greenlight users will be available only to persons who meet the eligibility requirements of Section 2. Children and teens may earn Entries only for the Primary Accountholder through a Greenlight family account as described in Section 4.1.

All Entries and information submitted shall become the exclusive property of Greenlight. Entries generated by script, macro, or other automated or mechanical means, or by means which subvert the entry process or violate these Official Rules, or where prohibited by law, will be void and ineligible to win a Prize. Greenlight is not responsible for an Entrant's inability to sign up for or use any Greenlight product, game, or entry method for any reason. Each Entrant's eligibility is subject to verification.

**4.5 Alternative Method of Entry.** To enter without making a purchase, opening or maintaining a Greenlight account, paying a subscription fee, using a Greenlight card, transferring funds, or completing any product activity, an Entrant can submit a notecard, letter, index card and or other similar type of card or note ("Card") containing the following information (either legibly handwritten or typed) the Entrant's first name, last name, date of birth, complete address, city, state, zip code, home phone number (including area code), and email address (if any) and mail the Card to Greenlight Financial Technology Inc., [include the name of the monthly Sweepstakes being entered], 303 Peachtree St NE, Suite 4300, Atlanta, GA 30308. To be considered eligible in the Sweepstakes, AMOE entries must be postmarked no later than the end of the applicable Sweepstakes Period.

Each complete and valid AMOE submission will receive one (1) entry, subject to the Aggregate Entry Limit (as defined below). The Alternative Method of Entry will permit an Entrant to earn the same maximum number of Entries for a Sweepstakes as is available through any other entry method or combination of methods.

Automated or bulk submissions are prohibited. Greenlight can require email or telephone verification to prevent duplicate or fraudulent submissions, but verification will not require enrollment in a Greenlight product.

**4.6 Entry Limits and Crediting**. Each Entrant can receive no more than the Aggregate Entry Limit set out in the Monthly Sweepstakes Detail during each Sweepstakes Period, regardless of entry method or combination of methods (the "Aggregate Entry Limit"). Additional limits can apply per activity, day, game, Greenlight family account, email address, person, device, or household only as expressly stated in the applicable Monthly Sweepstakes Detail. When the same activity appears to qualify under more than one Entry opportunity, it will earn only the highest applicable number of Entries unless the Monthly Sweepstakes Detail expressly states that the awards are cumulative. Unless the Monthly Sweepstakes Detail expressly states otherwise, playing a Level Up game and completing the related Level Up quest are treated as a single qualifying activity. Entries ordinarily will appear in the promotion interface after Greenlight records and verifies the qualifying activity. Any displayed Entry count is preliminary and remains subject to verification, adjustment, and application of the applicable Monthly Sweepstakes Detail and these Official Rules. Entrants should retain any confirmation information reasonably necessary to resolve an Entry-crediting question. Greenlight's records will control in the event of a discrepancy, subject to applicable law.

**4.7 Invalid Entries.** Entries generated by script, macro, bot, automated or mechanical means, account manipulation, collusion, false information, unauthorized access, or any method that subverts the entry process or violates these Official Rules are void. Creating duplicate, fictitious, or unauthorized accounts; recycling transactions; repeatedly creating and deleting savings goals; manufacturing chores or transfers; self-funding Pay Link payments; reversing transactions after Entries are credited; or otherwise engaging in activity lacking a legitimate purpose can result in disqualification. All Entries are subject to Greenlight's verification. Personal information associated with Entries will be handled as described in Section 13.

**5. PRIZE AND APPROXIMATE RETAIL VALUE:** The Monthly Sweepstakes Detail will

indicate the number and type(s) of prizes to be awarded (each, a "Prize"). The total number of Winners (defined below) will also be set forth in the applicable Monthly Sweepstakes Detail and selected by the random drawing as described in Section 6 below in connection with the applicable Sweepstakes. Finally, the Monthly Sweepstakes Detail will set out the approximate retail value (ARV) of each Prize.

The ARV of each Prize represents Greenlight's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the Prize turns out to be less than the stated ARV, the difference will not be awarded. In the event that any portion of the Prize is canceled for reasons out of Greenlight's control, that portion of the Prize will not be awarded, and no additional compensation will be provided.

Each Entrant and each Greenlight family account or household can win no more than one (1) Prize per Sweepstakes. Unless the Monthly Sweepstakes Detail states otherwise, a prior Winner remains eligible to enter and win later Sweepstakes.

For a Winner with an eligible Greenlight account, Greenlight can deliver a cash Prize by crediting the Prize to the Winner's wallet within their Greenlight account or another eligible balance identified in the Monthly Sweepstakes Detail. A non-Greenlight user will not be required to open or fund a Greenlight account to receive a Prize. Greenlight will provide a check, ACH transfer, gift card or another delivery method that does not require a paid Greenlight product.

Greenlight will use reasonable efforts to deliver the Prize within 15 days after the Winner completes verification and all required documentation. Any delivery estimate is subject to the Winner's timely cooperation, verification, and provision of accurate payment information.

If a Prize is a cash award intended for a child's savings goal, the Prize will nevertheless be awarded to the verified adult Winner. Any statement that the Prize is "for your kids' savings goals" describes its intended use and does not make the child the Winner or legally restrict how the adult Winner uses the Prize, unless the Monthly Sweepstakes Detail expressly provide otherwise and applicable account terms permit that restriction.

No Entrant is required to open a Greenlight account or accept separate marketing terms to enter through the free Alternative Method of Entry or receive a Prize.

**6. RANDOM DRAWING:** Winner(s) of each Sweepstakes (the "Winner") will be selected in a random drawing from among all eligible Entries, on or around the drawing date set forth in the Monthly Sweepstakes Detail ("Drawing Date"). The random drawing will be conducted by Greenlight, whose decision is final and binding in all matters relating to each Sweepstakes. Greenlight will use reasonable efforts to contact the Winner within two (2) weeks of the Drawing Date.

**7. ODDS OF WINNING:** Odds of winning the Prize depend on the total number of eligible Entries received for each Sweepstakes. Each eligible Entry has an equal chance of being selected in the random drawing, regardless of the method by which it was earned.

**8. PRIZE CONDITIONS:** Winning a Prize is contingent upon fulfilling all requirements set forth in the Monthly Sweepstakes Detail and these Official Rules. No substitution for the Prize

will be permitted. If necessary due to unavailability of a Prize, a prize of equal or greater value will be awarded at Greenlight's discretion. A Prize is not transferable or assignable, and a non-cash Prize is not redeemable for cash. A Winner must respond to Greenlight via the method required in the applicable Monthly Sweepstakes Detail and within five (5) business days of Greenlight's Prize notification. The Winner may be required to execute and return an Affidavit of Eligibility and Publicity/Liability Release (except to the extent prohibited by law) and any other required tax-related documents within ten (10) calendar days of issuance by Greenlight. Failure to timely respond, claim the Prize, or return required documents may result in disqualification. An alternate Winner may be selected if a Winner is disqualified, a Prize notification is returned as undeliverable, or an Entrant is found ineligible or declines a Prize for any reason.

**9. CONDUCT OF PARTICIPATION IN SWEEPSTAKES:** By entering a Sweepstakes, each Entrant affirms that he or she has read and agrees to abide by the Monthly Sweepstakes Detail and these Official Rules and the decisions of Greenlight. Greenlight reserves the right to disqualify any Entrant acting in violation of the Official Rules or found tampering with the entry process or with the operation of the Sweepstakes or the website. The Sweepstakes is governed by the laws of the State of Georgia and, by entering, the Winner and each Entrant hereby submit to the jurisdiction and venue of the federal, state and local courts located in Fulton County, Georgia. As a condition of entering this Sweepstakes, each Entrant agrees that: (a) to the fullest extent permitted by law, the Entrant waives all rights to punitive, incidental, consequential, and other damages beyond actual out-of-pocket expenses, waives any right to have damages multiplied or otherwise increased, and neither party may recover attorney's fees; and (b) any and all disputes, claims and causes of action arising out of or connected with the Sweepstakes or any Prize awarded shall be resolved individually. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE RELATED TO GREENLIGHT OR THE SWEEPSTAKES OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, GREENLIGHT RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

**10. LIMITATIONS OF LIABILITY:** Released Parties (as defined herein) are not responsible for any incorrect or inaccurate Entry or Entries, errors in calculations, theft, tampering, destruction, or unauthorized access to, or alteration of Entries; printing or other errors; any Entries which are late, lost, delayed, incomplete, misdirected, stolen, mutilated, illegible, void, corrupted, garbled, or unintelligible; and/or any problems, bugs or malfunctions; any electronic miscommunications or failures, technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed computer transmissions which may limit an Entrant's ability to participate in the Sweepstakes. Greenlight is not responsible for any errors, interruptions, or unavailability of the Greenlight app, designated games, bank transfer connectivity, or any other third-party service used in connection with the Sweepstakes. Greenlight reserves the right to modify, amend, suspend or terminate the Sweepstakes or these Official Rules in the event that it becomes necessary due to circumstances beyond Greenlight's control, as determined by Greenlight in its sole and exclusive discretion, including without limitation, Acts of God, pandemic, epidemic, "shelter in place" and similar orders and other governmental actions. Without limiting the generality of the foregoing, Greenlight may decide to postpone drawing dates and other deadlines herein or terminate the Sweepstakes early. In the event the Sweepstakes

is terminated early, a Winner will be selected from all eligible Entries received at the time of termination.

**THIS SWEEPSTAKES AND ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY, REPRESENTATION, GUARANTEE OR CONDITION OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF IMPLIED OR OTHER WARRANTIES SO THE ABOVE DISCLAIMER MAY NOT APPLY TO ENTRANT TO THE EXTENT SUCH JURISDICTION'S LAW IS APPLICABLE TO ENTRANT AND THESE OFFICIAL RULES.**

**11. RELEASE OF LIABILITY:** To the fullest extent permitted by law, by participating, the Winner and each Entrant agree to release, discharge, and hold harmless Greenlight, Community Federal Savings Bank ("CFSB"), and each of their respective affiliated entities, affiliates, subsidiaries, parent corporations and companies, and all of their respective officers, directors, shareholders and principals, employees, representatives, agents and franchisees (collectively, "Released Parties"), from and against any claims made by the Winner, any Entrant, or any other third parties related in any way to the operation of this Sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from participation in this Sweepstakes, or acceptance, use or redemption of the Prize. The Winner and each Entrant assume all liability for any injury or damage caused, or claimed to be caused, by participation in this Sweepstakes or acceptance, use or redemption of the Prize. Each Entrant agrees to indemnify the Released Parties against third-party claims arising from that Entrant's breach of these Official Rules or willful misconduct.

**12. ADDITIONAL TERMS AND CONDITIONS:** The following are conditions to winning the Prize and additional terms and conditions binding on Entrants and the Winner:

- All federal, state and local tax liabilities and any applicable fees associated with accepting the Prize or participating in this Sweepstakes are the sole responsibility of the Winner. Each Winner must provide a completed IRS Form W-9 before Prize delivery, and Greenlight will issue an IRS Form 1099 where required by law. Greenlight may withhold from the Prize any amounts required to be withheld under applicable law.
- If the Winner declines the Prize, or if the person chosen in the drawing is not an eligible Entrant or has not complied with these Official Rules, such person shall be disqualified, and another person may, at Greenlight's discretion, be chosen in a drawing for said Prize.
- No transfer, substitution, division or splitting of the Prize is allowed.
- Greenlight shall not be held responsible for the replacement of any lost, stolen, or unclaimed Prize.
- Decisions of Greenlight are final with respect to determination of the Winner and all matters with respect to the conduct of the Sweepstakes.

- • If any provision of these Official Rules is invalid, unenforceable, or illegal, that provision shall be severed and the remaining provisions shall remain in full force and effect, construed as if the invalid provision had not been included.

**13. PRIVACY / USE OF PERSONAL INFORMATION:** By participating in the Sweepstakes, each eligible Entrant hereby consents to Greenlight's or its authorized agents' collection, use, and disclosure of the Entrant's personal information for the purposes of administering the Sweepstakes and Prize fulfillment. Each Entrant acknowledges that he or she has read, understood and accepted Greenlight's Privacy Policy, which provides more information about Greenlight's privacy practices and is located at https://www.greenlight.com/privacy.html. Greenlight's Privacy Policy is in addition to those terms in these Official Rules concerning privacy, use of personal information, and publicity.

Entrants may be offered the optional opportunity to receive coupons, newsletters, informational materials, marketing communications, or other special promotions or offers from Greenlight and/or third-party service providers. Entrants will not be contacted for marketing purposes unless they have provided their express consent.

Except where prohibited by law, by accepting the Prize, the Winner agrees to Greenlight's and CFSB's use of his or her name, city/state of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Greenlight and its successors, assigns and licensees may conduct relating to the Sweepstakes in any media or format, whether now known or hereafter developed, including but not limited to the Internet, at any time or times in perpetuity, without further compensation or notice, and hereby releases Released Parties from any liability with respect thereto. The Winner may be required to sign a further release regarding the grant of these publicity rights, unless prohibited or restricted by law.

**14. WINNER LIST AND OFFICIAL RULES:** A person may obtain a copy of these Official Rules or the name of the Winner by sending a self-addressed, stamped envelope that reads: Winner List – or – Official Rules, with the Sweepstakes name and month as stated in the applicable Monthly Sweepstakes Detail, c/o Greenlight Financial Technology, Inc., 303 Peachtree Street, NE, Suite 4300, Atlanta, GA 30308; all requests must be received within six (6) months after the end of the Sweepstakes Period. Vermont residents may omit return postage.

**VOID WHERE PROHIBITED OR RESTRICTED BY LAW OR WHERE BONDING, REGISTRATION, OR OTHER REQUIREMENTS WOULD BE REQUIRED BUT HAVE NOT BEEN MET.**

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