

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER, WIN OR CLAIM A PRIZE. A PURCHASE OR PAYMENT WILL NOT INCREASE AN ENTRANT OR NOMINEE’S CHANCES OF WINNING.

The Bank Account Scholarship Program (“Contest”) is sponsored by Chime Financial, Inc. (“Sponsoring Partner”) and Leading by Example, Inc. (“Sponsor”), PO Box 417, San Francisco, CA 94104, and is administered by EVERFI, Inc (“Administrator”), 2300 N Street NW, Suite 500, Washington, DC 20036.

1. **CONTEST PERIOD:** The Contest includes one (1) Entry Period (“Entry Period”) and one (1) Judging Period (“Judging Period”) as outlined in the chart below:

Phase	Entry Period Start Date and Time	Entry Period End Date at 11:59:59 PM PT	Judging Period Start Date at 12:00 AM PT	Judging Period End Date at 11:59:59 PM PT	Approximate Winner Notification Date
1	November 17, 2021 at 9:00 AM PT	December 31, 2021	January 3, 2022	January 17, 2022	January 19, 2022

2. The Entry Period and Judging Period are collectively referred to as the “Contest Period.” The Administrator’s computer is the Contest official clock.
3. **ELIGIBILITY:** The Contest is offered only to legal residents of the fifty (50) United States and the District of Columbia who are in grades 9-12 and at least 13 years old at the time of entry. Employees, directors, officers, and agents of Sponsor, Administrator, Stride Bank, N.A. and The Bancorp Bank, Members FDIC, and each of their respective parent companies, divisions, dealers, affiliates, subsidiaries, distributors, business partners including the Dallas Mavericks, advertising and promotional agencies and suppliers involved in the Contest (“Contest Entities”), as well as the members of each of their immediate families (spouse, parents, children, siblings, and in-laws) and persons residing in the same household as such individuals are not eligible to enter or win. Void where prohibited or restricted by law. Entrants must complete at least six (6) Achieve financial literacy education modules as well as submit a short essay to be eligible. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions and interpretations, which are final and binding in all matters related to the Contest.

4. **HOW TO ENTER THE CONTEST:** During each Entry Phase of the Contest Period, an eligible entrant may visit <https://www.chime.com/21savage/> (“Website”) and submit their essay through the registration form. Upon the successful submission of the requested information, the entrant’s essay submission will be reviewed by a panel of judges. Prior to submitting their entry, the entrant must have completed at least six (6) Achieve financial literary education modules.
5. **Limit:** Each entrant may enter one (1) time via the Online Entry. If more than one (1) Online Entry is received from the same person, only the first entry will be considered valid. If more than one (1) entry is received from the same person and/or e-mail address the entries may, at the Sponsor’s sole discretion, be disqualified. Entrants are prohibited from using more than one e-mail address or multiple identities. If it is found or suspected that an entrant is using or has used more than one e-mail address or multiple identities to participate in the Contest, then that entrant, in Sponsor’s sole discretion, may not be eligible to win a prize.
6. If an entrant wishes to submit an Online Entry, the entrant acknowledges the Contest is in no way sponsored, endorsed or associated with EVERFI, Inc. or its respective divisions, affiliates, parent companies or subsidiaries, (collectively, “EVERFI”), and that EVERFI has made no representations or warranties with respect to the accuracy or completeness of the contents of the Official Rules of the Contest. By participating in the Contest, entrant agrees to release, discharge and hold harmless EVERFI from and against any and all claims, liability, costs, losses, damages or injuries of any kind arising out of or related to entrant’s participation in the Contest and/or related to any prize awarded. Entrant acknowledges that EVERFI are not responsible for, and expressly disclaims all liability for, damages of any kind arising out of use, reference to, or reliance on any information contained within the Official Rules, including (i) late, lost, delayed, stolen, misdirected, incomplete, unreadable, inaccurate, or unintelligible entries; (ii) unauthorized access to or alteration of entry or other materials; (iii) any injuries, losses or damages of any kind caused by entrant’s participation in the Contest or resulting from acceptance, possession, use or misuse of a prize, (iv) any violation of law by the Sponsor or (v) any printing, typographical, administrative or technological errors in any materials associated with the Contest. Entrant acknowledges and understands that the Sponsor, not EVERFI, is responsible for fulfillment of the prizes. Entrant acknowledges and understands that the information he or she is providing in connection with entering the Contest is being provided to the Sponsoring Partner and the Sponsor and not to EVERFI. Any questions, comments, or complaints regarding Online Entry into the Contest should be directed to the Sponsoring Partner and the Sponsor, and not to EVERFI.

By entering, each entrant warrants and represents the following with respect to his/her Entry: (a) the Entry will not infringe on any rights of any third parties and (b) that entrant has not and will not take any action that interferes with the rights granted to Sponsor under these Official Rules.

All entries must be received during an Entry Phase and must comply with these Official Rules, including, but not limited to the entry requirements set forth below.

Entry Requirements: All entries must comply with the following restrictions:

1. Entrant must have completed at least six (6) Achieve financial literacy education modules
 2. Entry must be an original work;
 3. Entry must be in English (except for commonly understood foreign words);
 4. Entry cannot have been published previously by any party other than the entrant;
 5. Entry must be suitable for publication (i.e., may not be obscene or indecent);
 6. Entry cannot prominently feature trademarks, logos or trade dress owned by any third party, or advertise or promote any brand or product of any kind, other than Sponsor;
 7. Entry cannot prominently feature copyrighted materials owned by others (including photographs, sculptures, paintings and other works of art or images);
 8. Entry cannot include the name, likeness, photograph, or other indicia identifying any person, living or dead, without permission from that person;
 9. Entry cannot be sexually explicit or suggestive, violent or derogatory of any ethnic, racial, gender, religious, professional or age group;
 10. Entry cannot promote illegal drugs, tobacco, alcohol, firearms/weapons (or the use of any of the foregoing), any activities that may appear unsafe or dangerous, or any particular political agenda or message;
 11. Entry cannot describe or depict any illegal activity or violation of any state or federal law;
 12. All individuals in the entry must be in grades 9-12 and at least 13 years of age;
 13. Entries must not contain, facilitate, reference or use material that contains prohibited content which shall include, but is not limited to content that promotes, suggests, or encourages:
 - gambling, including without limitation, any content related to online casinos, sports books, bingo or poker;
 - the use of prostitution, pornography, nudity, profanity or other adult content, or violence;
 - the taking up of arms against any person, government or entity or otherwise challenge or seek to overthrow any government;
 14. Entry must not contain any viruses, spyware, malware, or other malicious components that are designed to harm the functionality of a computer in any way.
7. Sponsor reserves the right, at its sole discretion, to disqualify any entrant whose entry fails to comply with any of these Entry Requirements or any other provisions of these Official Rules.
8. **JUDGING PHASE AND WINNER DETERMINATION:** During each Judging Phase, eligible entries submitted will be judged by a panel of qualified judges

comprised of impartial persons selected by Administrator (“Judges”). The Judges will score Entries (“Judges Score”) according to the following weighted criteria: (i) Demonstrated Understanding: 50%; (ii) Relevance to Theme (Empowering Youth for a Better Future): 25%; and (iii) Creativity: 25%. The one hundred (100) entries receiving the highest Judges Score will each be declared a winner. There will be a total of one-hundred (100) potential winning entries in the Contest; each is considered a potential winner pending verification of their eligibility and compliance with these Official Rules. In the event of any ties, the entry with the highest score in criterion (iii) – “Creativity”– will prevail. In the event there are still any ties, the tied entries will be rescored and the entry with the highest overall Judges Score will prevail. Administrator’s, Judge’s, and Sponsor’s decisions shall be final and binding in all matters pertaining to the judging and selection of the Contest winners. In no event will there be more than one hundred (100) winning entries, in the Contest.

9. PRIZES AND APPROXIMATE RETAIL VALUES (“ARV”):

- 1. Entrant Prizes (100 total):** The entrant who submitted each winning entry will receive \$1,000 (each an “Entrant Prize”). The ARV of each Entrant Prize is \$1,000. Approximate Retail Value (ARV) of all Entrant Prizes: \$100,000.00.
- 2. General:** All other costs and expenses not expressly set forth herein shall be solely each winner’s responsibility. The Contest Entities shall not be held responsible for any delays in awarding the prize for any reason. If, after a good-faith attempt, Sponsor is unable to award or deliver a prize, the prize may not be re-awarded. **Limit: One (1) prize per person.**

10. HOW TO CLAIM A PRIZE: Each winner will be notified on or around the respective notification date indicated above in the chart in Section 1., based on the Phase when selection as a potential winner occurred. All winners are subject to verification of eligibility and compliance with these Official Rules. After confirming each entrant of a winning entry, each potential winning Nominee will also be contacted by the Sponsor. All potential Entrant Prize winners must respond to the winner notification message within 48 hours of notification being sent by Sponsor or may, at the Sponsor’s sole discretion, be disqualified. Each potential winner will be required to provide the requested information including, but not limited to, his/her full name, e-mail address, mailing address (P.O. Boxes are not permitted). A parent or legal guardian for each potential winner will be required to sign and return an Affidavit of Eligibility and Liability/Publicity Release (except where prohibited) and any other requested documents within thirty (30) days from the date of attempted notification or his/her prize may be forfeited in its entirety and awarded to an alternate winner, at the Sponsor’s sole and absolute discretion.

Upon verification of eligibility, each winner will be contacted to make arrangements for prize fulfillment. Prize fulfillment will occur within thirty (30) days of verification of winner’s eligibility. The Contest Entities shall not be held responsible for any delays in providing a prize for any reason. If a winner is found to be ineligible, is not in compliance with these Official Rules, declines to accept

a prize, or any winner notification is returned as undeliverable or a potential winner fails to respond to a winner notification within the timeframe specified in such notification, the prize may be forfeited. If a prize is forfeited for any reason, it may be given to an alternate potential winner, at the Sponsor's sole and absolute discretion, selected in accordance with these Official Rules. If, after a good-faith attempt, Sponsor is unable to provide or deliver a prize, the prize may not be awarded. Prizes are not transferable and include only the items specifically listed as part of the prize. Any portion of a prize not accepted by a winner will be forfeited. Each winner shall be solely responsible for payment of any and all applicable federal, state, and local taxes for the prize. Sponsor will issue an IRS Form 1099-MISC for each winner.

11. **LIMITATION OF LIABILITY:** By participating in this Contest, entrants agree that the Contest Entities, as well as the Sponsor, Administrator, Creative Zing Promotion Group, and each of their respective affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, website providers and each their respective officers, directors, stockholders, employees, representatives, designees and agents ("Released Parties") are not responsible for: (i) lost, late, incomplete, stolen, misdirected, postage due or undeliverable e-mail notifications, telephone calls, or postal mail; (ii) any computer, telephone, satellite, cable, network, electronic or Internet hardware or software malfunctions, failures, connections, or availability; (iii) the incorrect or inaccurate capture of registration information or the failure to capture, or loss of, any such information; and (iv) entries that are late, forged, lost, misplaced, misdirected, tampered with, incomplete, deleted, damaged, garbled or otherwise not in compliance with the Official Rules.

Further, the Contest Entities are not responsible for any undelivered telephone calls, messages or e-mails, including without limitation, e-mails that are not received because of an entrant's privacy or spam filter settings that may divert any winner notification or other Contest related e-mail to a spam or junk folder. By entering the Contest, each entrant agrees: (i) to be bound by these Official Rules, including Entry requirements; (ii) to waive any rights to claim ambiguity with respect to these Official Rules; (iii) to waive all of his/her rights to bring any claim, action or proceeding against any of the Released Parties in connection with the Contest. (iv) By entering, each entrant agrees irrevocably release and hold harmless each of the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability, costs and expenses (including, without limitation, reasonable attorneys' fees) that may arise in connection with: (a) the Contest, including, but not limited to, any Contest-related activity or element thereof, and the entrant's entries, participation or inability to participate in the Contest; (b) the violation of any third-party privacy, personal, publicity or proprietary rights; (c) acceptance, attendance at, receipt, travel related to, participation in, delivery of, possession, defects in, use, non-use, misuse, inability to use, loss, damage, destruction, negligence or willful misconduct in connection with the use of a Prize (or any component thereof); (d) any change in the prizing (or any components thereof);

(e) human error; (f) any wrongful, negligent, or unauthorized act or omission on the part of any of the Released Parties; (g) lost, late, stolen, misdirected, damaged or destroyed prize (or any element thereof); or (h) the negligence or willful misconduct by entrant.

If, for any reason, the Contest is not capable of running as planned, or the integrity and or feasibility of the Contest is severely undermined by any event beyond the control of Sponsor, including but not limited to fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, war (declared or undeclared), terrorist threat or activity, or any federal, state or local government law, order, or regulation, order of any court or jurisdiction, infection by computer virus, unauthorized intervention, technical failures or other cause not reasonably within the control of Sponsor, Sponsor reserves the right, at its sole and absolute discretion, to abbreviate, cancel, terminate, modify or suspend the Contest and/or proceed with the Contest, including the selection of winners in a manner it deems fair and reasonable, including the selection of winners from among eligible entries received prior to such cancellation, termination, modification or suspension without any further obligation provided a sufficient number of eligible entries are received. If Sponsor, in its discretion, elects to alter this Contest as a result of a force majeure event, a notice will be posted at

<https://www.chime.com/21savage/>.

Without limiting the foregoing, everything regarding this Contest, including the prizes, is provided "as is" without warranty of any kind, either express or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose or non-infringement.

12. DISPUTES: THIS CONTEST IS GOVERNED BY, AND WILL BE CONSTRUED IN ACCORDANCE WITH, THE LAWS OF THE STATE OF CALIFORNIA, AND THE FORUM AND VENUE FOR ANY DISPUTE SHALL BE IN THE COUNTY OF SAN FRANCISCO, CALIFORNIA. IF THE CONTROVERSY OR CLAIM IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, IT SHALL THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JAMS IN ACCORDANCE WITH ITS ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF ("JAMS RULES"). THE JAMS RULES FOR SELECTION OF AN ARBITRATOR SHALL BE FOLLOWED, EXCEPT THAT THE ARBITRATOR SHALL BE EXPERIENCED AND LICENSED TO PRACTICE LAW IN CALIFORNIA. ALL PROCEEDINGS BROUGHT PURSUANT TO THIS PARAGRAPH WILL BE CONDUCTED IN SAN FRANCISCO COUNTY, CALIFORNIA. THE REMEDY FOR ANY CLAIM SHALL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT SHALL ANY PARTY BE ENTITLED TO RECOVER PUNITIVE, EXEMPLARY, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, INCLUDING ATTORNEYS' FEES OR OTHER SUCH RELATED COSTS OF BRINGING A CLAIM, OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF. ANY DEMAND FOR ARBITRATION MUST BE FILED

WITHIN ONE (1) YEAR OF THE TIME THE CAUSE OF ACTION OCCURRED, OR THE CAUSE OF ACTION SHALL BE FOREVER BARRED.

13. **PRIVACY POLICY:** Sponsor's privacy policy is available at <https://www.chime.com/policies/chime/privacy-policy/>.
14. **GENERAL:** This Contest is subject to all federal, state and local laws and regulations. Winning a prize is contingent upon fulfilling all requirements set forth herein. Any attempted form of participation in this Contest other than as described herein is void and will result in disqualification, and if such person is selected as a potential winner, revocation of his/her prize. If it is discovered or suspected that a person has registered, entered or attempted to register or receive entries using multiple e-mail addresses, identities, IP addresses, or use of proxy servers or like methods, all of that person's entries will be declared null and void and that person will not be awarded any prize that he/she might have been entitled to receive and such prize may be forfeited at the Sponsor's sole and absolute discretion. Sponsor reserves the right to disqualify any individual found, in its sole and absolute opinion, to be tampering with the operation of the Contest, to be acting in violation of these Official Rules or to be acting in an unsportsmanlike manner or with the intent to disrupt the normal operation of the Contest. If any provision of these Official Rules or any word, phrase, clause, sentence, or other portion thereof should be held unenforceable or invalid for any reason, then that provision or portion thereof shall be modified or deleted in such manner as to render the remaining provisions of these Official Rules valid and enforceable. The invalidity or unenforceability of any provision of these Official Rules or any prize documents will not affect the validity or enforceability of any other provision.
Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision and such provision shall remain in full force and effect. All entries and/or materials submitted will not be returned. In the event of any conflict with any Contest details contained in these Official Rules and the Contest details contained in any Contest promotional materials (including, but not limited to, point of sale, television and print advertising, promotional packaging, and other promotional media), the details of the Contest as set forth in these Official Rules shall prevail.