

2025 Regions Riding Forward® Scholarship Contest

OFFICIAL RULES

1. NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP IS REQUIRED TO ENTER OR WIN. PURCHASE OR BANKING RELATIONSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID IN PUERTO RICO, U.S. VIRGIN ISLANDS, U.S. TERRITORIES AND POSSESSIONS, AND WHERE PROHIBITED OR RESTRICTED BY LAW.

2. CONTEST OVERVIEW AND QUARTERLY CONTESTS; CONTEST PERIOD AND QUARTERLY CONTEST PERIODS.

A. Contest Overview; Quarterly Contests. The 2025 Regions Riding Forward® Scholarship Contest (the “Contest”) consists of four (4) separate quarterly contests (each a “Quarterly Contest”): (1) the “Q-1 Contest,” (2) the “Q-2 Contest,” (3) the “Q-3 Contest,” and (4) the “Q-4 Contest.”

B. Contest Period; Quarterly Contest Periods. The Contest begins on January 1, 2025 and ends on December 31, 2025 at 11:59:59 PM Central Time (the “Contest Period”). The four (4) Quarterly Contests run over the course of the Contest Period, and each Quarterly Contest has its own separate Quarterly Contest entry period (each a “Quarterly Contest Period”), as provided in the chart below.

<i>Quarterly Contest</i>	<i>Quarterly Contest Period Start Date</i>	<i>Quarterly Contest Period End Date</i> (11:59:59 PM(CT))	<i>Approximate Winner Announcement Date</i>
Q-1 Contest	01/01/25	03/31/25	05/31/25
Q-2 Contest	04/01/25	06/30/25	08/31/25
Q-3 Contest	07/01/25	09/30/25	11/30/25
Q-4 Contest	10/01/25	12/31/25	02/28/26

Sponsor’s clock is the official time-keeping device for this Contest.

3. ELIGIBILITY.

A. Definitions. For purposes of the Contest, the “Eligible States” are defined as the states of AL, AR, FL, GA, IA, IL, IN, KY, LA, MS, MO, NC, SC, TN, and TX. An “accredited college” is defined for purposes of this Contest as a nonprofit, two or four-year undergraduate college or university located within one of the fifty (50) United States or the District of Columbia.

B. Eligibility Requirements. To enter and participate in a particular Quarterly Contest, at the time of entry, you must: (a) be a legal U.S. resident of one of the Eligible States; (b) be 16 years of age or older; (c) have at least one (1) year (or at least 18 semester hours) remaining before your undergraduate college graduation; (d) (if you are not yet in college) begin your freshman year of college no later than the start of the 2026 – 2027 college academic school year; and (e) as of your most recent school enrollment period, have a cumulative grade point average of at least 2.0 in school (and if no grade point average is provided at school, be in “good standing” or the equivalent thereof in school).

4. HOW TO ENTER.

A. How to Enter. To enter and become a contestant in a particular Quarterly Contest (a “Contestant”), please visit the Contest website at www.regions.com/ridingforward (the “Website”) during the applicable Quarterly Contest Period and follow the link to the Quarterly Contest online application

(the “Quarterly Application”). You must fully complete the entire Quarterly Application including: your full name (and the name of a parent or legal guardian, if you are a Minor), the primary address and telephone number for you (and for your parent or legal guardian, if you are a Minor), your email address, your date of birth, and your current (most recent) cumulative GPA.

You must also provide: (i) (if you have not graduated high school at the time of entry) your anticipated date of high school graduation; (ii) your anticipated date of undergraduate college graduation; and (iii) the name and location of the accredited college you anticipate attending during the next college academic school year (or if you have not graduated high school at the time of entry, the name and location of the accredited college you anticipate attending your freshman year of college). Finally, you must acknowledge your agreement to the Terms and Conditions of the Quarterly Application (including your consent to having your grades verified by and released to Sponsor) and the Official Rules.

If you are a Minor, you must also have your parent or legal guardian agree to the Terms and Conditions and the Official Rules by electronically signing the Quarterly Application. You are considered a “Minor” for purposes of the Contest if, at the time of entry of a Quarterly Contest, you are (i) under 18 years of age, or (ii) under 21 years of age and you are a resident of Mississippi.

In order to enter a particular Quarterly Contest, you must submit one (1) essay (an “Essay”), which may be either in written form (a “Written Essay”) or on video (a “Video Essay”), that addresses the Essay topic and meets the applicable Essay requirements described in Section 4(B) and (C) below. Video Essays must also meet the Video Essay Guidelines and Restrictions described in Section 4(D) below. For purposes of this Contest and these Official Rules, your “Entry” is, collectively, the information and materials submitted by you as a Contestant, including, without limitation, your Quarterly Application and Essay.

You will be entered into a particular Quarterly Contest once you have (1) completed the entire Quarterly Application (by submitting all required information), (2) entered your Essay in the area designated on the Quarterly Application, and (3) submitted your completed Entry to Sponsor through the Website, and Sponsor receives your completed Entry via the Website. ***For each Quarterly Contest, an Entry must be submitted and received via the Website by 11:59:59 PM Central Time on the applicable Quarterly Contest Period End Date.*** Only complete Entries (which include a completed Quarterly Application and Essay) will be accepted. ***Limit one (1) Entry per person/Contestant, per Quarterly Contest/Quarterly Contest Period.*** (Limit one (1) Quarterly Contest Prize per person/Contestant; you are permitted to win only one (1) Quarterly Contest Prize through this Contest.)

Please note that you may not be sent confirmation of receipt of an Entry; in the event that your Entry is acknowledged in any way following submission, such acknowledgement does not constitute any representation by Sponsor as to the eligibility of your Entry. Any automated computer receipt does not constitute proof of actual receipt by Sponsor for purposes of these Official Rules. The submission of an Entry is solely the responsibility of the Contestant, and all Internet access and usage charges are the responsibility of the Contestant.

B. Essay Topic. For each Quarterly Contest, the topic of your Essay (the “Essay Topic”) must be an individual you know personally, who lives in your community. Your Essay must address how the individual you have selected as your Essay Topic has inspired you and helped you build the confidence you need to achieve your goals.

C. General Entry and Essay Requirements. To be eligible for a particular Quarterly Contest, your Entry and Essay must comply with all of the requirements of these Official Rules, including, without limitation, all of the following:

- (1) Your Essay must succinctly discuss the Essay Topic.

(a) **Written Essay Word Limit:** *Written Essays are limited to 500 words or less (including “I,” “a,” “and,” etc.).*

(b) **Video Essay Time Limit:** *Video Essays are limited to three (3) minutes or less in length.*

(2) Your Quarterly Application responses and your Essay (whether submitted in Written Essay or Video Essay form) must be in English.

(3) Your Essay must (i) be your own original work, created solely by you (and without the use of any means of artificial intelligence (“AI”)), and be the exclusive property of you alone; (ii) not have been previously published, released, broadcast, streamed, or otherwise exploited or distributed in any form; (iii) not have won any prior awards (including an award in this Contest); and (iv) not have been (or be) entered in any competitions other than this Contest.

(4) Your Entry may not contain any third party materials, and may not in any way violate or infringe upon, or (as determined by Sponsor in Sponsor’s sole discretion) potentially violate or infringe upon, the copyright (including moral rights), trademark, privacy, publicity, or other personal or proprietary rights of any person or entity.

(5) Your Essay may not, include, contain or discuss (as determined by the judges in their sole and absolute discretion): (i) any illegal, explicit, immoral, obscene, profane, lewd, inappropriate, disparaging, libelous, defamatory or offensive material; (ii) any content unsuitable for publishing, broadcasting, posting or reproducing (including, but not limited to, profanity, nudity, pornography, or the incorporation of drugs or alcohol); (iii) any racial, ethnic, religious, or sexual derogatory characterizations or slurs; (iv) any threats to any person, place, business, group or world peace, or that suggests and/or promotes violence; or (v) any material that features, suggests and/or promotes violence or dangerous activities that may result in injury to yourself or others.

(6) You may not copy or otherwise plagiarize Essay materials from any source. Modifying, enhancing or altering a pre-existing work does not qualify as an original creation or submission.

(7) Your Essay may not convey or communicate any message inconsistent with the positive brand, reputation for wholesomeness or good will of Sponsor.

(8) You may submit only one (1) Essay as part of your Entry.

(9) You must fully complete all portions of the Quarterly Application, including obtaining your parent or legal guardian’s electronic consent/signature if you are a Minor.

(10) Your Essay may not contain any AI-generated text and may not be prepared or created (in whole or in part) using any AI essay writer or AI text generator, or by using any automatic, programmed, robotic or similar means.

Any Entries or Essays that fail to comply with the above requirements may be rejected. Any illegible, unintelligible, garbled, incomplete, or non-complying Entries are not permitted and may be rejected.

D. Video Essay Guidelines and Restrictions. To submit a Video Essay, follow the directions on the Website to upload your Video Essay to the Website. To be eligible for this Contest, your Video Essay must comply with all of the following:

(1) Your Video Essay must be no more than three (3) minutes in length.

(2) Your Video Essay must be in a format acceptable for download, and must be in .mp4, .mpg, .mov, .avi, or .wmv format with a maximum file size of 1 GB. (Any Video Essay that is not of

satisfactory size and quality (i.e., brightness, focus, volume) may be rejected, at Sponsor's sole discretion.)

(3) Your Video Essay must not be password protected or require a log-in/sign-in to view.

(4) You must upload your Video Essay to the Website; you may not submit your Video Essay in DVD or other physical form; Video Essays submitted via mail will not be reviewed or returned.

(5) *Your Video Essay may not contain music of any kind.*

(6) *Your Video Essay may not contain, show, or depict the likeness or image of any person other than yourself.*

(7) Your Video Essay may not reference any products or services of any company or other entity, including, without limitation, any third party trademarks, logos, or trade dress. Any clothing, signs or other images visible in your Video Essay should not feature any visible third party logos, drawings, cartoons, phrases, or trademarks. (Sponsor reserves the right to edit, crop, blur, or otherwise revise any Video Essay to remove or obscure any logos or other content that may be of concern to Sponsor, in its sole discretion.)

(8) You may not be, nor may you work with parties in conjunction with your Video Essay who are, under any contractual relationship that may prevent Sponsor from being able to use the Video Essay worldwide in all media in perpetuity on a royalty-free basis, without any payment or fee obligations.

(9) Your Video Essay may not have been dangerous or unsafe to make. Contestants should not do anything that could reasonably be considered potentially unsafe or inappropriate in connection with the creation of the Video Essay.

(10) Your Video Essay may not contain any content or performance that has been broadcast, distributed, streamed, published or televised on television or the internet, or as part of a recording or a motion picture film or television program.

(11) Your Video Essay may not violate any laws, regulations or applicable network or applicable publishing/posting standards, and shall not promote any product or service.

E. Entries; Official Rules. Entries become the property of Sponsor and will not be acknowledged or returned. Except as otherwise stated in these Official Rules, personal information collected in connection with this Contest will be used in accordance with Sponsor's Privacy Policy found at http://www.regions.com/about_regions/privacy_pledge.rf and with any consent given by a Contestant at the time of entry.

For a copy of these Official Rules, during the Contest Period, print them from the Website or send a stamped, self-addressed envelope to: ISTS c/o 2025 Regions Riding Forward Scholarship Contest Official Rules, 40 Burton Hills Blvd., St. 700, Nashville, TN 37215, by December 31, 2025.

5. QUARTERLY CONTEST JUDGING; JUDGING CRITERIA AND WINNER DETERMINATION; WINNER REQUIREMENTS.

A. Judges. All Entries must meet the Contest entry requirements described in these Official Rules. For each Quarterly Contest, Eligible Entries will be judged by a panel of independent, qualified judges from an independent judging organization not otherwise affiliated with Sponsor. Decisions of the judges are final in all matters relating to this Contest. Contest judging determinations are in the sole and absolute discretion of the judges, and such decisions and determinations are not subject to further review or appeal by Contestants.

B. Separation of Entries and Entry Groups. For each Quarterly Contest, all Eligible Entries will be placed into one of two Entry groups: (1) Written Essay Entries will be placed in the

Written Essay Entry group (the “Written Essay Entry Group”); and (2) Video Essay Entries will be placed in the Video Essay Entry group (the “Video Essay Entry Group”).

C. Judging Criteria. The judges will judge all eligible Entries in each Quarterly Contest in the Quarterly Contest judging, using the following judging criteria:

(1) Written Essay Judging Criteria. For each Quarterly Contest, each judge will award up to a total of 100 points for a Written Essay according to the following judging criteria and point award method (the “Written Essay Judging Criteria”): (a) demonstration of how the individual you have selected as your Essay Topic has inspired you and helped you build the confidence you need to achieve your goals (0-50 points); (b) creativity and originality of Written Essay (0-25 points); and (c) quality of Written Essay (including clarity of written presentation, and organization and structure of Written Essay (0-25 points).

(2) Video Essay Judging Criteria. For each Quarterly Contest, each judge will award up to a total of 100 points for a Video Essay according to the following judging criteria and point award method (the “Video Essay Judging Criteria”): (a) demonstration of how the individual you have selected as your Essay Topic has inspired you and helped you build the confidence you need to achieve your goals (0-50 points); (b) creativity and originality of Video Essay (0-25 points); and (c) quality of Video Essay (including clarity of spoken presentation, and organization and structure of Video Essay (0-25 points).

D. Determination of Quarterly Contest Winners; Odds; Limitations.

(1) Quarterly Contest Prizes. For each Quarterly Contest, the two (2) Entries with the most number of points in the Written Essay Entry Group and the two (2) Entries with the most number of points in the Video Essay Entry Group will be deemed the Quarterly Contest Prize winners.

(2) Ties. In the event of a tie among Entries for a Quarterly Contest Prize, the judges will re-judge the tied Entries using the applicable Written Essay Judging Criteria or Video Essay Judging Criteria, until such time as the Quarterly Contest Prize winner(s) is/are determined.

(3) Odds of Winning. Odds of winning a particular Quarterly Contest Prize depend on the nature, quality and number of eligible Entries received in each Written Essay Entry Group and each Video Essay Entry Group. Because of the unique nature and scope of each Quarterly Contest, Sponsor cannot accurately predict the number of Contestants who will participate in each Quarterly Contest.

(4) Quarterly Contest Prize Limitations. *Limit one (1) Quarterly Contest Prize per person/Contestant; Contestants are permitted to win only one (1) Quarterly Contest Prize through this Contest.*

E. Winner Requirements. Potential winners must comply with all of the terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. Potential winners (and if potential winner is a Minor, potential winner’s parent or legal guardian) will be notified by phone, email or mail. If any potential winner notification is returned as undeliverable, or if potential winner does not respond to notification within ten (10) business days of the date of notification, prize may be forfeited and the Contestant with the next highest score may become an alternate potential winner. In order to receive prize, a potential winner must upload the following to the Website within ten (10) business days of the date of award notification: (i) a notarized Affidavit of Eligibility & Liability/Publicity Release and Copyright Assignment (the “Release”) signed by potential winner; (ii) a copy of potential winner’s current (and most recent) school transcript; and (iii) a recent photograph of potential winner (that may be used by Sponsor to publicize the Contest winners). If potential winner is a Minor, the Release must also be executed on potential winner’s behalf by a parent or legal guardian. In the event of non-compliance with any of these requirements, prize may be forfeited and Sponsor may, in its sole discretion, award forfeited prize to the Contestant with the next highest score. Unclaimed prizes and/or forfeited prizes may not be awarded.

If Sponsor so elects, a potential prize winner may be required to submit to, and cooperate in, a confidential background check to confirm eligibility and the accuracy of the grades of potential winner, and to help ensure that the use of any such person in advertising or publicity for the Contest will not bring Sponsor into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Contest or Sponsor as determined by Sponsor in its sole discretion. If requested, potential winner (and if potential winner is a Minor, potential winner's parent or legal guardian) will agree to such background check and understand and agree that Sponsor may disqualify such winner based on the results of the background check. In the event of such disqualification, the prize will be forfeited and Sponsor may, in its sole discretion, award prize to the Contestant with the next highest score.

6. QUARTERLY CONTEST PRIZES. A total of four (4) Quarterly Contest Prizes will be awarded in each Quarterly Contest, consisting of two (2) Quarterly Contest Prizes for the Written Essay Entry Group and two (2) Quarterly Contest Prizes for the Video Essay Entry Group. Each Quarterly Contest Prize consists of a check in the amount of \$8,000 made out to winner's designated accredited college.

All Quarterly Contest Prizes must be fully used by the end of the 2026 – 2027 college academic school year, and must be used toward tuition and other undergraduate college-related expenses (i.e., tuition, books, room and board, and other school-related expenses) at an accredited college. (Quarterly Contest Prizes may not be used toward graduate school (post undergraduate) tuition or other post-undergraduate program-related expenses.) In the event that Quarterly Contest Prize winner fails to use the Quarterly Contest Prize by the end of the 2026 – 2027 college academic school year, the unused balance of the Quarterly Contest Prize award may be forfeited by winner (and refunded to Sponsor) in accordance with the policy of winner's accredited college.

Quarterly Contest Prize will be made out to each Quarterly Contest winner's designated accredited college. Quarterly Contest Prize winners will be required to notify Sponsor of designated accredited college within thirty (30) days from award notification and acceptance (unless date is otherwise extended by Sponsor) or prize may be forfeited and Sponsor may, in its sole discretion, award prize to the Contestant with the next highest score.

All taxes or expenses, including, without limitation, sales tax, luxury tax and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner (or prize winner's parent or legal guardian). No prize substitution or cash equivalent of prize, except at Sponsor's sole discretion, and then only for a prize of equal or greater value. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded.

7. CONDITIONS OF PARTICIPATION. Contest is subject to all applicable federal, state, and local laws and regulations. By entering this Contest, Contestant (and if Contestant is a Minor, Contestant's parent or legal guardian) agrees: (i) to be bound by these Official Rules and the decisions of the judges, which are final and binding in all respects; (ii) that Contestant's school(s) may be contacted by Sponsor and that Contestant's grades and other requested information may be released to Sponsor; (iii) that Essays cannot be used by Contestant (or third parties) for any commercial purpose other than to enter this Contest; and (iv) to be contacted by Sponsor by mail, email or telephone. By entering the Contest, Contestant (and if Contestant is a Minor, Contestant's parent or legal guardian) further agrees that if Contestant is a prize winner, Sponsor may use Contestant's Essay, name, voice, likeness, image, statements, biographical data, address (city and state only) and prize information, in any and all media now existing or hereafter devised for illustration, promotion, art, editorial, advertising, trade or any other purpose whatsoever, in perpetuity, without attribution, notification, compensation or consents (except where prohibited by law), and Contestant hereby releases Sponsor, its parents, subsidiaries, affiliates, and the directors, officers, employees, or agencies from any liability with respect thereto.

By participating in this Contest, Contestant (and if Contestant is a Minor, Contestant's parent or

legal guardian) irrevocably grants Sponsor, its subsidiaries, divisions, affiliates, and advertising and promotional agencies, an unlimited, worldwide, perpetual, non-exclusive, royalty-free, unconditional license and absolute right to edit, modify, adapt, distribute, stream, post, publish, broadcast, reproduce, store, copy, transmit, publicly display, exhibit, exploit and/or otherwise use the Essay in whole or in part, and copyrights and moral rights therein, in any way and in any and all media now known or later invented, in Sponsor's sole discretion, including but not limited to, the posting and broadcasting of the Entry (in whole or in part) on the Website, social networking sites or any websites controlled or operated by Sponsor or its affiliates, divisions or subsidiaries. Contestant also agrees by entering to waive any moral rights in the Essay. Upon Sponsor's request, Contestant (and if Contestant is a Minor, Contestant's parent or legal guardian) agrees to sign any and all legal forms deemed necessary by Sponsor to make use of the rights Contestant is granting Sponsor with respect to the Essay, or that Sponsor may otherwise reasonably require in order to effectuate the purposes and intents of these Official Rules.

By entering this Contest, Contestant (and if Contestant is a Minor, Contestant's parent or legal guardian) releases Sponsor and ISTS, and each of their parents, subsidiaries, affiliates, agents and agencies, and the directors, officers, employees, or agencies of any of the above organizations, from any and all liability for any injuries, losses, tax liabilities or damages of any kind arising from Contestant's participation in this Contest or in any Contest related activity or resulting from acceptance, possession, use or misuse of any prize.

By entering this Contest, Contestant (and if Contestant is a Minor, Contestant's parent or legal guardian) represents and warrants as follows: (i) the Entry is the Contestant's sole, original work, and Contestant holds the sole and exclusive rights to the Entry; (ii) the Entry was created solely by the Contestant for the purpose of entering the Contest; (iii) other than as submitted in this Contest, no part of the Entry has been previously published, released, broadcast, streamed, televised or otherwise exploited or distributed in any form; (iv) the Entry does not and will not violate or infringe upon the copyright, moral rights, trademark, privacy, publicity, or other personal or proprietary rights of any person or entity; (v) the Entry does not contain any computer virus and is otherwise uncorrupted; (vi) the Entry does not and will not violate any applicable laws; (vii) the Entry is not and will not be defamatory or libelous, and as of the date of submission, is not the subject of any actual or threatened litigation or claim; and (viii) the Entry otherwise complies with all of the requirements and conditions of the Official Rules, including, without limitation, all those requirements and conditions listed in Section 4 of these Official Rules.

Sponsor reserves the right, in its sole discretion, to: (i) disqualify from this or any contest it sponsors, now or in the future, any person it finds, in its sole discretion, has violated these Official Rules, entered or attempted to enter the Contest (or a Quarterly Contest) more than the permitted number of times through the use of multiple email addresses or any other device or means, created or prepared any Essay (in whole or in part) using an AI essay writer or AI text generator, or by using any automatic, programmed, robotic or similar means, or tampered with the entry process, the operation of the Contest, or any other aspect of this Contest; and (ii) modify, cancel or suspend part or all of the Contest (or a Quarterly Contest) in the event that human or technical errors occur in the administration of the Contest (or a Quarterly Contest) or the processing of Entries, or other errors, printing errors, tampering, fraud, unauthorized intervention, technical failure, acts of God, natural disasters, wide spread illness, public health crisis or pandemic (e.g., COVID-19), terrorism, weather or any other causes beyond Sponsor's control, corrupt or impair the administration, security, fairness or proper play of the Contest (or a Quarterly Contest), or interfere with Sponsor's ability to run the Contest (or a Quarterly Contest) as planned. In the event the Contest (or a Quarterly Contest) is cancelled, suspended or discontinued for any reason, Sponsor may take any and all appropriate actions in its sole discretion, including, but not limited to, judging and awarding prizes based on information collected up to the time of Contest (or Quarterly Contest) cancellation or suspension. Sponsor reserves the right, in its sole discretion, to extend the Contest Period (or Quarterly Contest Period) in the event that Sponsor for any reason receives an insufficient number of qualified Entries in the Contest or a Quarterly Contest (as determined by Sponsor

in its sole and absolute discretion). In the event that Sponsor receives an insufficient number of qualified Entries (as determined by Sponsor in its sole and absolute discretion) for a Quarterly Contest in a particular Written Essay Entry Group or Video Essay Entry Group, Sponsor may be unable to award a Quarterly Contest Prize for such Written Essay Entry Group or Video Essay Entry Group.

Neither Sponsor nor any of its parents, subsidiaries, affiliated companies, agents, employees, shareholders, members, managers, representatives or agencies, shall have any obligation or responsibility, including any responsibility to award any prizes to Contestants, with regard to: (i) Entries that contain inaccurate information or do not comply with or violate these Official Rules; (ii) Entries or prize claims or notifications that are lost, late, postage-due, unintelligible, damaged, delayed, destroyed, misdirected, garbled, incomplete, illegible or are otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (iii) any error, omission, interruption, deletion, defect, delay in operation or transmission, theft or destruction or unauthorized access to, or alternation of, Entries, or any incorrect or inaccurate transcription of entry information; (iv) Contestants who have committed fraud or deception in entering or participating in the Contest or in claiming any prize; (v) any problems or technical malfunctions of the Contest, the Website or of any telephone or communications network or lines, computer on-line systems, servers or providers, computer equipment, software, or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to Contestant's or any other person's computer related to or resulting from participation or downloading any materials related to this Contest; (vi) any inability of a winner to accept a prize for any reason; (vii) early termination of the Contest (or a Quarterly Contest), or the inability to award any prize, in the event Sponsor receives fewer than the number of qualified Entries necessary (as determined by Sponsor in its sole and absolute discretion) to award such prize; or (viii) the inability to award all or any part of any prize due to errors, delays or interruptions due to acts of God, natural disasters, wide spread illness, public health crisis or pandemic (e.g., COVID-19), terrorism, weather or any other similar event beyond Sponsor's reasonable control.

8. DISPUTE RESOLUTION. Any and all disputes with respect to this Contest will be resolved in the appropriate courts in the State of Alabama exclusively, and subject to the laws of the State of Alabama, without regard to conflicts of laws principles. Should there be a conflict between the laws of the State of Alabama and any other laws, the conflict will be resolved in favor of the laws of the State of Alabama. By participating, Contestant consents to the sole and exclusive jurisdiction and venue of the federal, state and local courts located in Birmingham, Alabama. If any provision of these Official Rules is determined by a court of competent jurisdiction to be invalid or unenforceable, such determination shall not affect the validity or enforceability of any other provision. Except where prohibited, by participating in this Contest, Contestant agrees that: (i) any and all disputes, claims, and causes of action arising out of or connected with this Contest, or any prize awarded, or the determination of the winners, shall be resolved individually, without resort to any form of class action; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating in this Contest, but in no event attorneys' fees; and (iii) under no circumstances will Contestant be permitted to obtain awards for, and Contestant hereby waives all rights to claim, punitive damages, incidental damages, consequential damages or any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. (NOTE: Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above may not apply to you.)

9. SPONSOR. Contest sponsor: Regions Bank, 1900 5th Avenue North, Birmingham, AL 35203 ("Sponsor").

10. WINNERS LIST. To see a list of Quarterly Contest winners, please visit the Website following final determination of the Quarterly Contest winners and posting of the winners list (which Sponsor anticipates will occur within two (2) months of the Approximate Winner Announcement Date for each

Quarterly Contest). Information regarding scores awarded by judges in the Quarterly Contest Judging will not be available.