Credibly Small Business Award Sweepstakes
OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN.

1. Entry Period: The Credibly Small Business Award Sweepstakes (the "Sweepstakes") entry period begins at 12:00 AM Eastern Time ("ET") on September 1, 2026, and ends at 11:59 PM ET on September 30, 2026 (the "Entry Period"). All entries must be received during the Entry Period to be eligible. Retail Capital LLC dba Credibly ("Credibly") shall be the official timekeeper for the Sweepstakes. The Sweepstakes is governed by these Official Rules and is subject to all applicable U.S. federal, state, and local laws. Void where prohibited or restricted by law or regulations.

2. Eligibility: The Sweepstakes is open only to qualifying small and medium sized businesses that meet the following requirements and may not be listed in the ineligible businesses below ("Entrant"). In these Official Rules, the words "you," "your," "Merchant," and "Business" also refer to the Entrant.

- The owner of the Business must be a legal resident of the fifty (50) United States or the District of Columbia at the time of application.
- The owner of the Business must be at least eighteen (18) years of age at the time of application.
- The owner of the Business must be an authorized agent of the Business.
- The Business must be domiciled in the fifty (50) United States or the District of Columbia at the time of application.
- If the Business is a subsidiary of another larger business, the subsidiary and its parent company must be a U.S. owned and based entity.
- The Business must be for-profit and in continuous operation selling a product or service for not less than six (6) months at the time of entry with a minimum of $500 revenue on the most recent month's bank statement..
- The Business must have an active business deposit account used primarily for business purposes and not for personal, family, or household purposes.
- The Business must be currently active, lawful, have all necessary and required licenses and registrations as required by the state(s) in which it operates.
- The Business must not have defaulted on an account with Credibly.

The following types of businesses are ineligible to enter:

- Nonprofit organizations and businesses whose primary revenue is donation-based.
- Any business involved, as determined by Credibly in its sole discretion, in any of the prohibited industries listed on Prohibited Industries List.

- Any business in direct competition with Credibly, in Credibly's sole discretion. These include other financing providers and brokers of small business finance products.
- Any business that is considering or is under bankruptcy protection or has judicial liens or attachments.
- Any business that is deemed by Credibly in its sole discretion to be offensive, immoral, obscene, profane, defamatory, not in keeping with the image of Credibly, could bring Credibly into public disrepute, or in any way impact the good standing or reputation of Credibly.
- Any business related to Credibly, Facebook, or LinkedIn, in Credibly's sole discretion, including but not limited to any parent companies, subsidiaries, divisions, affiliates, partners, advertising or promotional agencies, distributors of sweepstakes materials.

In order to enter the Sweepstakes or receive a prize, Entrants must fully comply with and agree to be bound by the Official Rules, arbitration provisions, limitation on rights and remedies, and Credibly's decisions. Winning a prize is contingent upon fulfilling all requirements set forth herein, including consent to a background check, in Credibly's sole discretion.

3. How to Enter: To enter the Sweepstakes during the Entry Period, Entrant should have an authorized representative complete the entry form in its entirety at https://www.credibly.com/small-business-award/ during the Entry Period. Any natural person completing any portion of the entry process described in these Official Rules on behalf of Entrant must be authorized to bind legally that Entrant. Incomplete entries will not be eligible to win. Normal time rates and data charges, if any, charged by the entrant's Internet or mobile service provider will apply. Proof of submission does not constitute proof of actual receipt of an entry for purposes of this Sweepstakes.

Limit of one (1) entry per Business. For purposes of this Sweepstakes, a "Business" is defined as a commercial entity operating under a single Employer Identification Number (EIN) or, in the case of a sole proprietorship, a single Social Security Number used for business purposes. Businesses under the same common ownership, or who are part of a franchise, are considered a single business for the purposes of this sweepstakes. This includes, but is not limited to, parent companies, subsidiaries, and affiliated entities. Any attempt by a Business to submit multiple entries through the use of different email addresses or identities will result in disqualification of all such entries. Entries by the same Business in excess of the above entry limits, in Credibly's sole discretion, will be disqualified and will also void the first entry by the Entrant. Such Entrant will be disqualified from further participation in the Sweepstakes.

Credibly also reserves the right in its sole discretion to disqualify any entry that it believes violates or potentially violates any of the foregoing requirements or otherwise fails to comply with any provision of these Official Rules or compromises the fairness of this Sweepstakes.

4. Odds of Winning: Odds of winning depend on the total number of eligible entries received. Potential winners will be chosen in a random drawing from all eligible entries on or about October 30, 2026.

5. Prizes:

Three(3) businesses will be selected to receive a grant (each a "Recipient" and collectively, the "Recipients"):

- One (1) Grand Prize of $30,000 USD,
- One (1) Second Prize of $20,000 USD, and
- One (1) Third Prize of $10,000 USD.

Total value of all cash awards and prizes: $60,000

Not responsible for lost or stolen prizes. No transfer, substitution, cash equivalent or replacement of prize permitted by winner, except that Credibly reserves the right, in its sole discretion, to substitute a prize of equal or greater value (or cash equivalent). Prizes will be awarded in a single, lump-sum payment. Prize winner is solely responsible for the reporting and payment of all applicable federal, state, and local taxes (if applicable) associated with the receipt of any prize. Payment will be made by Automatic Clearing House (ACH) payment into the Entrant's business bank account within ten (10) business days of winner verification.

In the event more prizes are claimed than are intended to be awarded for any prize, Credibly reserves the right, as applicable, to award the stated prizes in a random drawing from among all valid prize claims received. In no event will Credibly be liable for any malfunction in the technical operation of the Sweepstakes and the award of prizes, for more than the stated number or total value of prizes listed in these Official Rules.

6. Winner Selection, Notification, and Verification: Entrant will be notified by email or telephone approximately five days after the random drawing if it is a potential winner of a prize ("Potential Winner"). Potential Winner will subsequently be subject to verification of eligibility and compliance with these Official Rules, in Credibly's sole discretion.

If selected, Credibly will contact Potential Winner by phone (leaving a voicemail if unreached) and email as provided by the Potential Winner on the entry form. If contacted by Credibly, Potential Winner must respond to Credibly within two (2) business days. If Potential Winner does not contact Credibly within two (2) business days, Credibly reserves the right to select a new winner without notice. As a condition to the award of any Prize, an authorized representative of Potential Winner will be required to execute and return to Credibly within two (2) business days of receipt as is applicable: (i) an affidavit of eligibility or declaration affirming Potential Winner's compliance with these Official Rules; (ii) a publicity release of an

authorized representative of Potential Winner; (iii) a release of the Released Parties from and against any claim or cause of action arising out of participation in the Sweepstakes or acceptance of any Prize (subject to any limitations similar to those set forth in the "Limitations Mayand Exclusions of Liability" section below); (iv) a background check, in Sponsor's sole discretion; and (v) all documents Credibly may require in its sole discretion confirming the tax obligations, if any, of each Potential Winner, including completing a W-9. Credibly reserves the right to modify prize award verification procedures in its sole discretion.

If any Potential Winner does not reply with the appropriate documents and verifications in a timely manner (generally within two (2) business days), or if Potential Winner does not accept the entire prize, or in the event of Potential Winner's ineligibility or other noncompliance with these Official Rules, then Potential Winner will irrevocably forfeit any claim to have won a prize, and Credibly may, In Its sole discretion, choose another Potential. Unclaimed prizes may not be awarded, in Credibly's discretion. Upon prize forfeiture, no compensation will be given. Decisions of Credibly regarding prize eligibility, verification of winner status, and all determinations are final. Credibly shall have no liability for any winner notification that is lost, intercepted, misdelivered, or not received by Potential Winner for any reason.

In the event of a dispute regarding the identity of an individual who actually submitted an online entry, the entry will be deemed submitted by the authorized account holder of the email account. "Authorized account holder" is defined as the natural person who is assigned to an email account by an Internet access provider, online service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. Potential Winners may be required to show proof of being the authorized account holder and connection to Entrant.

In the event that the winning merchant ceases business operations within three (3) months of receiving the award, Credibly reserves the right, at its sole discretion, to require repayment of the full award amount. For purposes of this clause, "ceases business operations" shall mean the merchant has permanently closed its business, filed for bankruptcy, or otherwise terminated all business activities. If Credibly exercises this right, the merchant shall be obligated to repay the full award amount within thirty (30) days of receiving written notice from Credibly. This provision shall not limit or conflict with any other rights or obligations set forth in these Terms and Conditions.

ANY POTENTIAL BUSINESS WINNERS AND THEIR PRINCIPAL OWNERS, OFFICERS, AND DIRECTORS, AND EMPLOYEES SPEAKING FOR BUSINESS IN CONNECTION WITH THIS SWEEPSTAKES ARE SUBJECT TO A POSSIBLE BACKGROUND CHECK AND VERIFICATION BY CREDIBLY AND ITS ADMINISTRATORS AND AGENCIES, AND SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE SWEEPSTAKES. SHOULD THE BACKGROUND CHECK RESULTS REVEAL ANY ISSUES RELATING TO BUSINESS LEGITIMACY, LICENSING REQUIREMENTS, OUTSTANDING LEGAL JUDGMENTS OR CIVIL ACTIONS, PENDING CRIMINAL

CHARGES, FELONY CONVICTIONS, OR OTHER INFORMATION THAT WOULD REFLECT NEGATIVELY ON CREDIBLY OR ANY PERSON OR ENTITY AFFILIATED WITH CREDIBLY, IN CREDIBLY'S SOLE DISCRETION, THEN CREDIBLY RESERVES THE RIGHT TO DISQUALIFY THE RELEVANT POTENTIAL WINNER AND SELECT ANOTHER POTENTIAL WINNER.

7**. No Responsibility of Credibly; No Tampering; Right to Cancel or Modify**: Credibly shall not have any obligation or responsibility, including any responsibility to award any prize with regard to: (a) entries that contain inaccurate information or do not comply with or violate the Official Rules; (b) entries, prize claims, or notifications that are lost, late, incomplete, illegible, unintelligible, damaged or otherwise not received by the intended recipient, in whole or in part, due to computer, human, or technical error of any kind; (c) entrants who have tampered with this Sweepstakes or committed fraud or deception, hacking, cheating, or other unfair playing practices in entering or participating in this Sweepstakes or claiming the prize; (d) entrants who intend to annoy, abuse, threaten, or harass any other entrants or Credibly representatives ; (e) typographical, printing or other errors or omissions in these Official Rules, in any Sweepstakes-related advertisements or other materials; or other malfunctions, technical problems, or errors of any kind in connection with the technical operation of the Sweepstakes and the award of prizes; problems or errors of any kind whether communications, computer, network, mechanical, human, electronic, malfunction, typographical, printing or otherwise including, without limitation, errors, failures, or problems of any kind that may occur in connection with the administration of the Sweepstakes, in the processing of entries, in communications from Credibly, in the selection or announcement of winner or in the awarding of prizes; (f) any inability of the winner to accept the prize for any reason; (g) if a prize cannot be awarded due to delays or interruptions due to Acts of God, government order, pandemic, natural disasters, terrorism, weather, or any other similar event beyond Credibly's reasonable control; or (h) any damages, injuries or losses of any kind caused by any prize or resulting from awarding, acceptance, possession, use, misuse, loss or misdirection of any entry or prize or resulting from participating in this Sweepstakes, insufficient space in Entrant's email account to receive email messages; (i) entries for which the contact information provided by Entrant on the entry form does not work or is changed without Entrant giving prior written notice to Credibly.

If, for any reason, this Sweepstakes is not capable of running as planned due to issues beyond Credibly's control, including but not limited to errors or omissions in these Official Rules, the invitations to enter, or any material associated with the Sweepstakes, tampering, fraud, unauthorized intervention (human or otherwise), technical issues, computer virus, or bug, or other causes beyond its control that corrupt or affect the administration, security, fairness, or proper conduct of the Sweepstakes, Credibly is not responsible, and Credibly in its sole discretion, may cancel or suspend part or all of this sweepstakes. In such event, Credibly may, in its sole discretion, but is not required to award prizes in a random drawing from all eligible entries received up to the date of cancellation or suspension. Credibly also reserves the right to disqualify any individual who tampers with the entry process.

PLEASE NOTE THAT ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CREDIBLY RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES AT LAW OR IN EQUITY FROM ANY SUCH ENTITY OR PERSON(S) RESPONSIBLE TO THE FULLEST EXTENT PERMITTED BY LAW.

8. Release of Liability; Disclaimer of Warranty: By participating in the Sweepstakes, Entrants and each winner hereby consents to the use of its respective business name(s), trademark (including logos), name, and address by Credibly for advertising and promotional purposes, without any additional compensation or right of review, except where prohibited. Each winner also agrees to appoint an authorized individual representative who consents to use of that representative's name, image, voice, avatar, handle and any likeness of such representative by Credibly for advertising and promotional purposes, without any additional compensation or right of review, except where prohibited. Each winner and its individual authorized representative agree to release and hold harmless Credibly, Facebook, and LinkedIn, and each of their parent companies, subsidiaries, divisions, affiliates, partners, representatives, agents, successors, assigns, employees, officers and directors, advertising or promotional agencies, distributors of sweepstakes materials, (the "Released Parties"), from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever, including without limitation (i) property damage(including damage or injury to Entrants' or other person's computer or electronic device), personal injury and/or death that may occur in connection with preparation for, travel to, or participation in the Sweepstakes, or possession, acceptance and/use or misuse of prize, or participation in any Sweepstakes-related activity; or (ii) for any claims or causes of action based on trademark rights, publicity rights, defamation or invasion of privacy; or (iii) any problems with the administration of this Sweepstakes that fall within categories for which these Official Rules state Credibly has no responsibility.

Should Credibly fail to or decide not to enforce any provision in these Official Rules, such failure or decision will not constitute a waiver of that or any other provision. In the event there is an alleged or actual ambiguity, discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials and/or these Official Rules (including any alleged discrepancy or inconsistency in these Official Rules), to the extent permitted by law, (i) it will be resolved in the sole discretion of Credibly and (ii) Entrants waive any right to claim ambiguity in the Sweepstakes or these Official Rules.

9. Dispute Resolution and No Class Relief:

PLEASE READ THIS "ARBITRATION" SECTION CAREFULLY. IT AFFECTS THE RIGHTS THAT YOU MAY OTHERWISE HAVE. BY ENTERING THE SWEEPSTAKES, ENTRANT AGREES, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THAT ENTRANT AGREES TO SUBMIT TO BINDING ARBITRATION, WAIVES THE RIGHT TO A JURY TRIAL, AND WAIVES ANY FORM OF CLASS ACTION.

9.1 INDIVIDUAL ARBITRATION. If either Entrant or Credibly elect to resolve a dispute by arbitration, this means that neither Entrant nor Credibly will be able to have the dispute settled by a court or jury trial or to participate in a class action, class arbitration, private attorney general action or other representative action. Other rights that you and we would have if you or we went to court will not be available or will be more limited in arbitration, including your and our right to appeal. ENTRANT AND CREDIBLY BOTH UNDERSTAND AND AGREE THAT BY ALLOWING EACH OTHER TO ELECT TO RESOLVE ANY DISPUTE THROUGH INDIVIDUAL ARBITRATION, WE ARE EACH WAIVING THE RIGHT TO A JURY TRIAL OR A TRIAL BEFORE A JUDGE IN A PUBLIC COURT. IF EITHER ENTRANT OR CREDIBLY ELECT TO RESOLVE A DISPUTE BY ARBITRATION, THAT DISPUTE SHALL BE ARBITRATED ON AN INDIVIDUAL BASIS. NEITHER ENTRANT NOR CREDIBLY MAY BRING A CLAIM UNDER THIS PROVISION AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE CAPACITY. THE ARBITRATOR(S) MAY NOT CONSOLIDATE MORE THAN ONE PARTY'S CLAIMS UNLESS ALL PARTIES OTHERWISE AGREE IN WRITING AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING. No arbitration administrator or arbitrator shall have the power or authority to waive or modify this Section, and any attempt to do so, whether by rule, policy, arbitration decision or otherwise, shall be invalid and unenforceable.

9.2 ARBITRATION RULES. Arbitration of any dispute arising out of or relating to this Sweepstakes shall be resolved by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules in effect at the time the arbitration is initiated. You may contact AAA to obtain information about arbitration, arbitration procedures and fees by visiting www.adr.org. If AAA is unable or unwilling to administer the arbitration of a dispute, then a dispute may be referred to any other arbitration organization mutually agreed upon in writing by you and us or to an arbitration organization or arbitrator appointed by a court with jurisdiction pursuant to section 5 of the FAA. Arbitration between you and us shall be conducted before a single arbitrator who shall be a retired judge or an attorney with at least 15 years of active practice. The arbitration shall take place in Oakland County, Michigan, unless otherwise agreed by you and us in writing. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and privilege rules and shall be authorized to award any relief that would have been available in an individual action in court, provided that the arbitrator's authority to resolve claims and make awards is limited to you and us alone except as otherwise specifically stated in this Agreement. Any finding, award or judgment from an arbitration of any Claim shall apply only to that arbitration. No finding, award or judgment from any other arbitration shall impact the arbitration of any Claim. The decision by the arbitrator shall be final and binding, except for any appeal rights under the FAA, and may be entered as a judgment in any court of competent jurisdiction. You and we agree that this Arbitration Agreement extends to any other parties involved in any Claims, including but not limited to (i) Entrant's Principals; (ii) Retail Capital LLC dba Credibly and each of its subsidiaries, affiliates, successors, assigns and Designees, and any of their employees, officers, directors and agents; and (iii) any other third party that

you name along with us as defendants in a single proceeding. In the event of any conflict between this Arbitration Agreement, on the one hand, and the AAA arbitration rules (or the rules of any other arbitration organization or arbitrator) this Arbitration Agreement shall govern.

9.3 ARBITRATION FEES AND COSTS. If you elect to arbitrate a dispute, you will be responsible for half of the filing fee. If we elect to arbitrate a dispute, or if the arbitrator determines it is required under applicable law, we will be responsible for paying the full filing fee. All other AAA or other administrator's fees and costs shall be divided equally between the parties unless otherwise provided by the AAA or other administrator. The arbitrator shall have the authority to award fees and costs in accordance with this Arbitration Agreement and applicable law. The parties shall bear the fees and expenses of their own attorneys, experts and witnesses unless otherwise required by applicable law, this Agreement or the AAA or other administrator's rules. If any party fails to arbitrate as required under this section, the party electing arbitration shall be entitled to recover attorney's fees and costs incurred in moving to compel arbitration. If the arbitrator determines that any party's claim or defense is frivolous or wrongfully intended to oppress or harass the other party, the arbitrator may award sanctions in the form of fees and expenses reasonably incurred by the other party if such sanctions could be imposed under Rule 11 of the Federal Rules of Civil Procedure.

9.4 EXCEPTIONS. Notwithstanding any other provision of these Official Rules, you and we agree that this Arbitration Agreement does not stop you or us from exercising any lawful rights to seek provisional remedies or self-help. You and we agree that we each may seek provisional remedies in court or self-help remedies out of court without waiving the right to arbitrate, and we may each bring an individual action in court that is limited to preventing the other party from using a self-help remedy and that does not involve a request for damages or monetary relief of any kind. If any portion of this Arbitration Agreement is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Agreement, subject to two exceptions: (i) if a determination is made that the prohibition against class or other representative proceedings in Section 9.1 is unenforceable, and that determination is not reversed on appeal, then the Arbitration Agreement (except for this sentence) shall be void in its entirety; and (ii) if a determination is made that a public injunctive relief claim may proceed notwithstanding the prohibition against class or other representative proceedings in Section 9.1, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, any individual claims will be arbitrated, and the parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.

9.5 ARBITRATION AGREEMENT IS OPTIONAL. YOU HAVE THE RIGHT TO REJECT THIS ARBITRATION AGREEMENT, BUT YOU MUST EXERCISE THIS RIGHT PROMPTLY. If you do not wish to be bound by this agreement to arbitrate, you must notify us in writing within sixty (60) days after the Entry Period. You must send your request to your Lender at: Retail Capital

LLC, ATTN Legal, 25200 Telegraph Rd., Suite 350, Southfield, MI 48033. The request must include your full name, Business name, Business address, email used in your submission, and a statement expressly rejecting the Arbitration Agreement. If you exercise your right to reject arbitration, the other Official Rules shall remain in full force and effect as if you had not rejected arbitration.

10. Governing Law: These rules, their interpretation, and any Disputes arising from them, shall be governed by Michigan law, without regard to conflict of law rules or principles.

11. Severability: If at any time any provision of these Official Rules is or becomes illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect the legality, validity or enforceability in that jurisdiction of any other provision of these Official Rules nor the legality, validity or enforceability of these Official Rules (including the provision in question) in any other jurisdiction.

12. Use of Data: By providing an email address online, Entrant consents to receive emails relating to this Sweepstakes and other marketing materials from Credibly. Entrants may unsubscribe at any time from marketing materials. All information submitted by Entrants will be treated according to Credibly's privacy policy, available at: https://www.credibly.com/privacy. By participating in the Sweepstakes and providing information, entrants hereby agree to Credibly's collection and usage of their personal information and acknowledge that they have read and accepted Credibly's Privacy Policy. In the event of any inconsistency between the Terms of Use/Privacy Policy and these Official Rules, then these Official Rules shall control.

13. Sponsor: The Sweepstakes is sponsored by Retail Capital LLC dba Credibly ("Credibly"), located at 25200 Telegraph Road, Suite 350, Southfield, MI 48033 (the "Credibly"). The Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Facebook or LinkedIn. All questions, comments, or complaints regarding the Sweepstakes must be directed to Credibly.

14. Rules and Winners' List: The Official Rules are available online at: https://www.credibly.com/wp-content/uploads/Credibly-Small-Business-Awards-Sweepstakes-Rules-2026.pdf. After the award recipients are confirmed, the award recipient's names will be posted at https://www.credibly.com/small-business-award/.