2021
CONTESTANT SUBMISSION PACKET

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CONTESTANT DO AND DON'T

DO…

- Be original and think outside the box. Treat this as you would a school project and ***make sure that all of your work is yours*** not borrowed from a song, website, book, etc.
- Read the official contest rules on lightscamerasave.com. Make sure that all your hard work isn't in vain and disqualified for not following the rules.
- View winning videos from last year's contest.
- Produce a video with high audio and visual quality. Production value is 30% of the judge's score.
- Expect us to notify our bank winner in early March. The American Bankers Association Foundation will announce the national winner late March 2021.
- Get the permission of others featured in your video. Before you enter your video into the contest, make sure any friends or classmates who are in the video know that they are about to become stars!

DON'T…

- ***Use copyrighted material***- this includes music, movies, and books. We want YOUR original ideas, not those of celebrities.
- Submit your video to more than one bank. This is a fast and sure way to have your video disqualified.
- Create an advertisement. Remove clothing labels, sports teams, car emblems, store logos, and all other identifiers from your video.
- Create a video longer than 30 seconds.
- Limit yourself to saving. Videos can be about any personal finance topic.
- Hesitate to ask questions. We are excited that you have decided to participate in the contest and are here to help.

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SUBMISSION CHECKLIST

Before submitting your video make sure the components below are included. Entries that do not have all required components will be disqualified.

1. Entries are due March 1, 2021. Please return to:

   Maspeth Federal Savings

   Kristen Sapienza

   marketing@maspethfederal.com

2. Contestant entry form- Complete all portions of the form which includes your parent/guardian's signature (if you're a minor). This sheet will be used to contact the winner.

3. Video- Be sure to include the URL to your video on the contestant entry form.

Looking for ideas? Check out winning videos from previous contests and learn more at LightsCameraSave.com

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Contestant Entry Form

Contestant Information		
Contestant Name		**DOB _____ / _____ / _____**
Address (address, city, state, zip code)		
Phone	**Alt Phone (cell)**	**E-mail**
Parent/Guardian Name	**E-mail**	
School Name	**School Administrator/Educator Name and E-mail**	
School Twitter Handle	**Contestant Twitter Handle**	

Specifically how did you learn of video contest?

Video Title:

Link to Video:

☐ By checking this box, I attest that this video has not been submitted to any other participating bank. Videos submitted to multiple banks will be disqualified.

If using copyrighted material submit permission of use along with this packet. If using material free from copyright list all sources below.

☐ By checking this box, I authorize the host bank to send information regarding upcoming Lights, Camera, Save! contest opportunities.

Information below to be completed by host bank

Bank Name Maspeth Federal Savings	
Bank Address (address, city, state, zip code)	
Submitting Banker Name Kristen Sapienza	**Banker E-Mail** marketing@maspethfederal.com

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Lights, Camera, Save! seeks to use the power of video to inspire and educate young people to showcase personal finance skills. Entrants will develop a creative way to illustrate financial themes and be judged on the following weighted criteria: (1) 30% for production value, a/k/a presentation quality; (2) 30% for creativity; and (3) 40% for message content, which must be relevant to and supportive of contest theme(s). The winning video from each participating financial institution ("PFI") will be entered in the national contest, judged by a panel selected by the American Bankers Association ("Sponsor"), and the Sponsor's social media account. The winners will be announced March 2021.

Submission Requirements: Entrants must be legal residents of the United States or the District of Columbia, live in the United States or the District of Columbia, and be 13-18 years of age as of February 1, 2021; videos must be in English, no more than 30 seconds in length, and the entrant's original work; videos are due March 1, 2021.

Individual Prizes for National Round:
One (1) Grand Prize Winner (the winner of the championship round) will receive $5,000. One (1) Second Place Winner (the non-winning Video that made it to the championship round) will receive $2,000. Two (2) Third Place Winners (each of the two (2) non-winning Videos that made it to the semifinals of the Final Round but did not advance to the championship round) will each receive $1,000 (individually, a "Prize" and collectively, "Prizes").

As further outlined in the Official Rules, I, on behalf of myself (if not a minor) or my minor child, grant a royalty-free, exclusive, perpetual, and irrevocable worldwide license to Sponsor, PFIs and Contest Entities (except for the limited rights accorded to Designated Websites) to use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from and otherwise show and use (unless prohibited by applicable law) the video submitted by me in connection with this Contest, in whole or in part and in any way or in any media or form, now or hereafter known or developed, and understand that I do not have a right of notice, review or approval of any such use of the video.

_____
(Print Submitting Student Entrant Name)

_____
(If Minor, Print Parent/Legal Guardian Name)

_____
(Entrant, or if minor, Parent/Legal Guardian Signature)

By submitting this entry into the Lights, Camera, Save! Video Contest, the entrant or the entrant's parent/legal guardian if entrant is a minor acknowledge and agree that they have read the enclosed Contest Official Rules, have complied therewith, and understand that the Official Rules govern this Contest. This document may be executed by e-signature and sent by electronic transmission and deemed original.

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LIGHTS, CAMERA, SAVE! VIDEO CONTEST
OFFICIAL 2021 RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.

ELIGIBILITY. The Lights, Camera, Save! Video Contest ("Contest") is open to legal residents of the fifty (50) United States and the District of Columbia who live in the United States or the District of Columbia and are between ages thirteen (13) and eighteen (18) as of February 1, 2021. Children of employees and their immediate family and household members (whether or not related) of The American Bankers Association Foundation ("ABAF") and VantageScore (collectively, the "Sponsors"), any participating financial institution ("PFI"), and any of their parent companies, affiliates, subsidiaries, independent contractors, officers, directors, advertising and promotion agencies, and all other entities or individuals associated with the development, administration, or fulfillment of this Contest (collectively, the "Contest Entities") are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply.

CONTEST PERIOD. Contest begins at 8:00:00 a.m. Eastern Time ("ET") on February 1, 2021 and ends at 11:59:59 p.m. ET on March 1, 2021 ("Contest Period"). Sponsors' clock is the official timekeeper for this Contest.

HOW TO ENTER. All entries must be received in the manner described in the official entry packet during the Contest Period to be eligible for prizes. Obtain an official entry packet from a PFI and review and follow the instructions in the packet to enter the Contest. You can participate in the Contest by: (1) submitting at your local PFI, if you are not a minor; or (2) having your parent or legal guardian submit at your local PFI, if you are a minor, a completed entry packet (entry form and Affidavit or Parent/Guardian Affidavit of Eligibility and Liability Release). In addition to the completed entry packet, you must also submit electronically an original video that conforms to the "Submission Requirements" noted below ("Video") by: (1) posting the Video on YouTube.com or other PFI-designated social networking or video sharing websites; and (2) providing the link to the Video in the completed entry packet (collectively, the "Designated Websites").

An unlimited number of PFIs may participate in the Contest; however, Sponsors cannot guarantee that each state and the District of Columbia will have at least one (1) PFI participating in the Contest. There is no limit to the number of entries at each PFI. **Prior to entering the Contest, entrants (if not minors in their legal state of residence) or parents and/or legal guardians of minor entrants must acknowledge that they agree: (1) to their/their child's entry in the Contest; and (2) that the Contest Entities shall have a license (discussed further in the "Use of Videos and Entry Information" section below) in and to their/their child's submitted Video (including all material embodied therein) immediately upon submission.**

SUBMISSION REQUIREMENTS. Limit one (1) Video per entrant, regardless of PFI and/or method of entry. Submission of multiple Videos by or on behalf of the same entrant (including submission of one Video at more than one PFI) will result in ineligibility with respect to all Videos submitted by or on behalf of that entrant. Videos must concern a money-related topic and showcase sound personal financial skills, including but not limited to budgeting, credit scores, retirement, protecting financial identity, paying for college, and managing debt, keeping in mind the "Judging Criteria" section below.

Each Video submitted in connection with the Contest must be: (1) in English; (2) no more than thirty (30) seconds in length; and (3) the entrant's original work.

Videos must not, as determined in Sponsors' sole and absolute discretion: (1) have ever been previously published; (2) infringe upon any rights of any third party including, without limitation, copyright, trademark, and rights of publicity and/or privacy; (3) copy, incorporate, or include music or video from any movies, commercials, radio, television, or the Internet, unless the entrant is the lawful copyright owner of such material; (4) be or contain any content that is or may be perceived as violent, immoral, defamatory, derogatory, offensive, illegal, sexually suggestive, obscene, or similarly inappropriate, or that represents Contest Entities or any financial institution in a negative way or in any manner not consistent with their brand and/or reputation; (5) contain, include, or encourage images or activities that are dangerous, unsafe, or present unreasonable risk of harm to person or property; (6) suggest or imply to any person to undertake any dangerous, unsafe, or unduly risky activity; (7) be dangerous or unsafe to make or produce; (8) contain any mention, discussion, logo,

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trademark, service mark, storefront, trade dress, mascot, photograph, or other image or intellectual property of any business or company without that entity's prior written consent; and (9) contain any names or private and/or sensitive information about the entrant or anyone else. Such inappropriate Videos are strictly prohibited, and any Video in violation of the above requirements and restrictions, as determined in Sponsors' sole and absolute discretion, shall be deemed void.

Videos do not have to include any people, but if a Video includes anyone other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents and/or legal guardians must have received each person's permission to submit the Video for the Contest prior to submitting the Video. By submitting a Video that includes pictures or images of any people other than the entrant, that entrant (if not a minor in his/her legal state of residence) or that minor entrant's parents and/or legal guardians represent and warrant to Sponsors that said entrant or parents and/or legal guardians of minor entrants have obtained express permission of such people to submit a Video including their likeness or image to Sponsors in connection with this Contest, with the understanding that upon submission to Sponsors, Contest Entities have a license (as discussed in the "Use of Videos and Entry Information" section below) in and to the Video. **Contest Entities shall consider the entrant to be the person whose name is on the completed entry packet associated with a Video, regardless of how many other individuals appear in a Video. Each Video and accompanying entry packet may have only one individual listed as the entrant.**

By submitting a Video in the Contest, each entrant and, if the entrant is a minor, his/her parent or legal guardian represent and warrant that the above requirements have been met. Failure to satisfy these requirements, as determined in Sponsors' sole and absolute discretion, may result in ineligibility with respect to all Videos submitted by or on behalf of that entrant.

GENERAL RULES. Once a Video has been submitted in connection with the Contest, an entrant or those acting on behalf of an entrant may not during the Contest Period distribute, disseminate, sell, use, license, or post the Video or any copies thereof in any medium (including other Internet sites, with the exception of Designated Websites, as discussed in the "How to Enter" section above) without the prior express written consent of Sponsors. Additionally, Videos cannot be entered in other contests or promotions. Contest Entities and Releasees (as defined below) shall not be responsible for non-conforming, lost, late, incomplete, inaccurate, delayed, undelivered, misdirected, or illegible entries or Videos (or any component thereof) or for inaccurate entry information, whether caused by Sponsors or participant or by any computer, technical, or human error or malfunction that may occur in the processing or judging of Videos, the administration of this Contest, or in the announcement of prizes. Additionally, Contest Entities and Releasees (as defined below) shall not be responsible for incorrect or changed URLs concerning Videos posted on Designated Websites. Incomplete and/or duplicate Videos are not permitted and will be deemed void. The use of any device to automate the entry process is absolutely prohibited, and any such entries shall be void. Sponsors reserve the right, in their sole and absolute discretion, to void suspect Videos or entries or to modify, cancel, terminate, or suspend the Contest should a virus, bug, or other cause corrupt or impair the administration, security, or integrity of the Contest.

USE OF VIDEOS AND ENTRY INFORMATION. By entering this Contest and submitting a Video, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), as a condition of participation in the Contest: (a) grants a royalty-free, perpetual, and irrevocable worldwide license, regardless of subsequent assignment or ownership change, exclusive to Contest Entities (except for the limited rights accorded to Designated Websites through their Terms of Use), to use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from, and otherwise show and use (unless prohibited by applicable law) the Video (including all material embodied therein), in any way or in any media or form, now or hereafter known or developed, in whole or in part, for trade, advertising, promotional, marketing, commercial, trade, or other purposes as Contest Entities determine, in their sole and absolute discretion. Neither entrants nor minor entrants' parents and/or legal guardians shall have a right of notice, review, or approval of any such use of the Video and/or entrant's name. Each entrant and minor entrant's parent or legal guardian: (a) upon request by Contest Entities or their agents or representatives, shall sign any documents for such purpose; (b) acknowledges and agrees that the Video (or any part thereof) and/or the entrant's name may be used in whole or in part, alone or in combination with other works, and that the Video may be changed, altered, edited, modified, or used in any other manner, as solely determined by Contest Entities; and (c) warrants and represents that entrant has received all rights, releases, and permissions that may be necessary from any individual appearing in a Video and from the videographer of the Video to grant this license for the use of the Video as stated.

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JUDGING CRITERIA FOR THE PRELIMINARY AND SECOND ROUNDS. For the Preliminary and Second Rounds (defined and discussed below), all Videos shall be judged based on the following weighted criteria: (1) 40% for message (the content covered in the Video should be relevant, concern a money-related topic, and showcase sound personal financial skills, including but not limited to budgeting, credit scores, retirement, protecting financial identity, paying for college, and managing debt); (2) 30% for production value, a/k/a presentation quality; and (3) 30% for creativity. In the event of a tie in the Preliminary and/or Second Rounds, Videos shall be rated on an additional category by the same panel of judges based on "overall impression." The rating for the "overall impression" category shall be based on a scale of one (1) to ten (10) with one (1) being the lowest score and ten (10) being the highest score. The tie shall be broken and awarded to the highest cumulative score of the "overall impression" category rating from all participating judges.

SELECTION OF WINNERS.

Preliminary Round: From March 2-8, 2021, each PFI shall judge all eligible Videos submitted at its location based on the "Judging Criteria for the Preliminary and Second Rounds" section above and select one (1) winning Video. PFIs that have more than one (1) location/branch in a state may submit only one (1) winning Video per state. PFIs that have more than one (1) location/branch in a state are responsible for coordinating, judging, and selecting (based on the criteria in the "Judging Criteria" section above) one (1) winning Video from among all Videos submitted to that PFI in a state. PFIs operating in multiple states may submit one (1) winning Video from each state.

Second Round: From March 12-15, 2021, ABAF shall judge all eligible Videos selected as a winner by each PFI based on the "Judging Criteria for the Preliminary and Second Rounds" section above and select eight (8) finalist Videos. **If a Video is selected as a finalist, the entrant (if not a minor) or parent or legal guardian of entrant (if a minor) must submit a physical file of the Video to ABAF between March 17-19, 2021.**

Final Round: On March 23, 2021, the eight (8) finalist Videos will be posted to the American Bankers Association's official Instagram account at "AmericanBankersAssociation." Winners of each round of the Final Round will be selected bracket-style, meaning that four (4) sets of two (2) Videos will compete to advance to the next round. Voting for the first round of the Final Round will take place from 9:00:01 AM ET on March 23, 2021 until 9:00:01 AM ET on March 24, 2021. The four (4) winners of the first round will advance to the semifinals, where two (2) sets of two (2) Videos will compete to advance to the final round. Voting for the semifinals of the Final Round will take place from 10:00:01 AM ET on March 24, 2021 until 10:00:01 AM ET on March 25, 2021. The remaining two (2) videos will advance to the championship round of the Final Round. Voting for the champion of the Final Round will take place from 11:00:01 AM ET on March 25, 2021 until 11:00:01 AM ET on March 26, 2021. In the event of a tie in any round of the final round (round of 8, round of 4, and/or championship round), the winner shall be determined by the Video that received the higher score in the Preliminary Round. ABAF will announce the grand prize winner, second place winner, and two (2) third place winners via a post on the American Bankers Association's official Instagram account at "AmericanBankersAssociation" on March 26, 2021.

For the Final Round, only participants with active Instagram accounts will be able to vote. **Limit one (1) vote per Instagram account/profile per matchup of Videos per round (first round, semifinals, championship round). Submission of multiple votes per matchup of Videos per round (first round, semifinals, championship round) by or on behalf of the same Instagram account/profile will result in ineligibility with respect to all votes submitted from that Instagram account/profile.**

Winners do not have to be present at the Winners' selection.

PRIZES.

One (1) Grand Prize Winner (the winner of the championship round) will receive $5,000. One (1) Second Place Winner (the non-winning Video that made it to the championship round) will receive $2,000. Two (2) Third Place Winners (each of the two (2) non-winning Videos that made it to the semifinals of the Final Round but did not advance to the championship round) will each receive $1,000 (individually, a "Prize" and collectively, "Prizes").

Total ARV of all Prizes: $9,000.

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HOW TO CLAIM PRIZES.

On or about March 26, 2021, Sponsors or their designees will notify via telephone and/or email each PFI from where the Winners' Videos originated. Sponsors or their designees will then reasonably attempt to notify each Winner (if not a minor) or parent or legal guardian of each Winner (if a minor) of his/her or his/her child's winning status via the telephone number and/or mailing address provided in his/her entry packet. If the Winner (if not a minor) or parent or legal guardian of a Winner (if a minor) does not respond to the contact attempt within five (5) business days, or if the Winner (if not a minor) or parent or legal guardian of a Winner (if a minor) declines a Prize, Sponsors will select another Winner, at and in a manner to be determined in Sponsors' sole and absolute discretion. Each Winner (if not a minor) or each minor Winner's parent or legal guardian must confirm his/her or his/her child's eligibility and accept the Prize on his/her or his/her child's behalf. To accept and receive a Prize, Winner (if not a minor) or a parent or legal guardian of a minor Winner must complete, sign, and return an Affidavit of Eligibility ("Affidavit") and, where lawful, Liability/Publicity Release ("Release") (collectively, "Affidavit and Release") by April 15, 2021. If the indicated forms are not signed and returned by the time indicated on the documents, or if a Winner does not meet the eligibility criteria, or is otherwise unwilling or unable to comply with these Official Rules, or cannot be contacted by April 19, 2021, an alternate Winner may be selected at and in a manner to be determined in Sponsors' sole and absolute discretion.

ODDS. Odds of winning a Prize depend on the number of eligible entries received.

PUBLICITY. Unless prohibited by law, participation in the Contest constitutes each entrant's and, if the entrant is a minor, his/her parent or legal guardian's consent for Contest Entities to use each parent or legal guardian's name (if the entrant is a minor) and the entrant's name, age, hometown, and state of residence for Contest or promotional purposes in any media now known or later developed, without payment or consideration to the entrant or his/her parent(s) or legal guardian(s).

PRIVACY. Sponsors will collect personal data from entrants and parents and/or legal guardians of minor entrants when they enter this Contest, and this information will be used for the purposes of administering the Contest, publicizing the Contest, and other promotional purposes that benefit Sponsors.

GENERAL CONDITIONS. By participating in this Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) agrees to be bound by these Official Rules and the decisions or interpretation of Sponsors regarding the Official Rules, which are final and legally binding in all respects. In the event that a Prize cannot be awarded for any reason or a Winner is not capable of redeeming a Prize for any reason, Sponsors shall not be obligated to award any Prize, and Sponsors reserve the right, in their sole and absolute discretion, whether or not to substitute a Prize (or portion of a Prize) with a prize of comparable or greater value or cash value. If, for any reason, more than the stated number of Prizes are available and/or claimed, Sponsors reserve the right to award the Prizes in such category by random drawing from among eligible Prize claimants in such Prize category or in a manner to be determined by Sponsors in their sole and absolute discretion. Non-compliance with these Official Rules may result in disqualification. An individual is not a Winner until he/she and his/her parent(s) or legal guardian(s), if Winner is a minor, have fully complied with these Official Rules. No transfer, assignment, or substitution of a Prize is permitted. Prizes are not exchangeable for merchandise or services. This Contest is in no way sponsored, endorsed, or administered by, or associated with Facebook, YouTube, or any other website or entity that is not a Contest Entity.

GENERAL RELEASE AND WAIVER OF CLAIMS. By entering the Contest and/or accepting a Prize, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s) (for himself/herself and his/her heirs) hereby releases Contest Entities, Facebook, YouTube, Designated Websites, and all of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, and all of their respective directors, officers, governors, employees, shareholders, and agents (collectively, the "Releasees") from any and all liability, loss, harm, damage, cost, expense, or claims including, but not limited to, third party claims based on: (a) publicity and/or privacy rights, defamation, and intellectual property associated with the entrant or Winner's participation in the Contest, redemption of any Prize in connection with the Contest, and/or use or misuse of any Prize in connection with the Contest, including, but not limited to, all reasonable counsel fees and court costs incurred, property damage, personal injury, and/or death; (b) anything related to the production, promotion, or execution of the Contest (or participation therein), including preemption, cancellation, or rescheduling; and (c) anything that may occur

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in connection with acceptance and/or use of the Prizes or while participating in the Contest, even if caused or contributed to by the negligence of Releasees.

LIMITATIONS OF LIABILITY. Neither Sponsors nor any other Releasee shall be responsible for lost, late, incomplete, stolen, misdirected, illegible, or incomplete entries. Neither Sponsors nor any other Releasee shall be responsible for any incorrect or inaccurate information, whether caused by Sponsors, Releasees, entrants, tampering, or by any of the equipment or programming associated with or utilized in the Contest, and neither Sponsors nor any Releasee shall assume responsibility for any error, omission, defect, theft, destruction, or unauthorized access to the materials related to the Contest. Sponsors reserve the right, in their sole and absolute discretion, to disqualify any individual found to be tampering with the entry process, the voting process, or the operation of the Contest; to be acting in violation of these Official Rules; or to be acting in a non-sportsmanlike or disruptive manner, or with intent or apparent intent to annoy, abuse, threaten, embarrass, harm, or harass, in any way, any other person. If for any reason the Contest is not capable of running as planned by reason of, but not limited to, business or market circumstances, force majeure, public health concerns, tampering, unauthorized intervention, actions by entrants or entrants' parents and/or legal guardians, fraud, or any other causes which, Sponsors in their sole and absolute discretion, deem could corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, or the Contest is otherwise not capable of running as planned, Sponsors reserve the right, in their sole and absolute discretion, to cancel, terminate, modify, or suspend the Contest. If such malfunction, error, disruption, or damage occurs, and it impairs the administration, security, fairness, integrity, or proper play of the Contest, Sponsors may, in their sole and absolute discretion, suspend or terminate the Contest or any portion thereof by posting a notice on their websites or at PFI locations. If the Contest or any portion of the Contest is terminated before the end of the Contest Period, Sponsors will select Winners or the remaining Winners from all eligible entries received as of the termination date of the Contest. IN NO EVENT WILL SPONSORS OR ANY RELEASEE BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, CLAIMS, ACTIONS, DAMAGES, LOSSES, OR LIABILITY OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES RESULTING FROM OR ARISING FROM PARTICIPATION IN, OR THE PRODUCTION, PROMOTION, OR ADMINISTRATION OF, THE CONTEST, OR ACCEPTANCE, POSSESSION, USE, MISUSE, OR NONUSE OF A PRIZE THAT MAY BE AWARDED. WITHOUT LIMITING THE FOREGOING, ALL PRIZES ARE 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. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS. ANY ATTEMPT BY A PARTICIPANT, A PARTICIPANT'S PARENT OR LEGAL GUARDIAN, OR ANY OTHER INDIVIDUAL TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD ANY SUCH ATTEMPT BE MADE, SPONSORS RESERVE THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

AGREEMENT TO OFFICIAL RULES. By participating in the Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), fully and unconditionally agrees to and accepts these Official Rules and the decisions of Sponsors, which are final and binding in all matters relating to the Contest. By participating in the Contest, each entrant and, if the entrant is a minor, his/her parent(s) or legal guardian(s), waives any right to claim ambiguity in these Official Rules. In the event of any inconsistency with any other materials, these Official Rules shall govern.

MISCELLANEOUS. Each entry and Video are subject to verification by Sponsors. Acceptance of a Prize constitutes permission for Contest Entities and their designees to use participant's name, Video, photograph, image, likeness, and/or statement in any manner and in any medium for purposes of advertising and trade without additional compensation, authorization, or remuneration, except where prohibited by law. Participation in the Contest constitutes agreement and acceptance of these Official Rules.

NON-WAIVER. The failure or delay by Sponsors or their designees in enforcing any particular clause, provision, or aspect of these Official Rules shall not impact the validity, enforceability, or effect of any other clause, provision, or aspect of these Official Rules.

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VENUE AND APPLICABLE LAW. This Contest will be administered in the District of Columbia, and by participating, all entrants and, if applicable, their parents and/or legal guardians agree that: (a) the laws of the District of Columbia will apply exclusively to this Contest, and (b) any dispute with respect to this Contest will be resolved exclusively in the federal courts located in the District of Columbia.

WINNERS' LIST. A list of Winners will be posted on the Contest website upon notification and confirmation of winners. Winners' List will include each Winner's first name, last initial, city, state, PFI, and prize.

SPONSORS: The American Bankers Association Foundation and VantageScore.

This Contest is in no way sponsored, endorsed, or administered by, or associated with Instagram or any other individual or entity other than the Contest Entities.

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