

**Porte Pays Off Your Student Debt Sweepstakes
Official Rules**

**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR
CHANCES OF WINNING.**

TIMING: The Porte Pays Off Your Student Debt Sweepstakes (the "Promotion") starts on May 17, 2021 at 9:00 AM Central Time ("CT") and ends on June 14, 2021 at 11:59 PM CT ("Promotion Period").

ELIGIBILITY: Promotion is open to legal residents of the fifty (50) United States and the District of Columbia, who are 18 years of age or older and have at least \$2,500 in US Federal student loan debt as of date of entry. Employees of **Populus Financial Group, Inc.** ("Sponsor"), Netspend, MetaBank, N.A., SafetyNet Promotions, SCAinteractive, The Brand Amp, and their respective subsidiaries, distributors, affiliates, promotion and advertising agencies, and members of their immediate family (spouse and parent, children and siblings and their respective spouses, regardless of where they reside) and persons living in the same household, whether or not related, of such employees, are not eligible to enter or win. Void where prohibited by law. Sweepstakes is subject to all applicable federal, state and local laws.

HOW TO ENTER: During the Promotion Period, visit www.PorteBanking.com/Sweepstakes and follow the directions provided to complete and submit the online registration form (first name, last name, date of birth and email address will be collected) to receive one (1) entry. Entries must be received by June 14, 2021 at **11:59 PM CT** to be eligible.

Bonus Entry: There are two (2) ways to obtain ten (10) additional entries during the Promotion Period;

1. If you have (or proceed to open) a Porte Spending Account during the Promotion Period and received a direct deposit to the Account within 30 days of the end of the Promotion Period you will automatically receive ten (10) additional entries. To receive the additional entries the email address provided for entry to the Promotion must match the email address associated with your Porte Spending Account.

2. To receive ten (10) additional entries without having a Porte Spending Account and qualifying direct deposit activity there is an alternate method of entry available (the "AMOE"): click here [<https://amosite.com/entry.php?key=jkc4gk4pv4>] (the "AMOE Website" and collectively, with the Sweepstakes Website, the "Website") and complete the request form in its entirety with your full name, email address, complete postal mailing address (including city, state and zip code), your date of birth and telephone number. Once the request form is completed, follow the instructions to print out the form and affix the bar code to a post card with first class postage to: Porte Pays Off Your Student Debt Sweepstakes, 3030 LBJ Freeway, Suite 300, Dallas TX 75234. All requests must be postmarked by June 14 and received by June 21, 2021. No copies, facsimiles or mechanical reproductions will be accepted. Sponsor assumes no responsibility for lost, late, incomplete, stolen, misdirected, illegible or postage due entries or mail.

Limit of eleven (11) entries per person using only one (1) email address throughout the Promotion Period, regardless of method of entry. Entries received from any person or e-mail address in excess of the limitation stated above will be void. Entries generated by script, macro or other automated means and entries by any means which subvert the entry process are void. All entries become the sole property of the Sponsor and will not be returned.

RANDOM DRAWING: Three (3) potential winners will be selected in a random drawing on or about July 15, 2021 from all eligible entries received throughout the Promotion Period. Odds of winning a prize will depend

on the number of eligible entries received throughout the Promotion Period. Sponsor is not obligated to award all prizes if promotion does not receive a sufficient number of qualifying entries. Limit of one (1) prize per person.

GRAND PRIZE (1): Winner will receive \$28,950, awarded as a direct deposit in a Porte Spending Account in winner's name. Approximate Retail Value ("ARV") of Grand Prize: \$28,950.

FIRST PRIZE (1): Winner will receive \$5,000, awarded as a direct deposit in a Porte Spending Account in winner's name. ARV of First Prize: \$5,000.

SECOND PRIZE (1): Winner will receive \$2,500, awarded as a direct deposit in a Porte Spending Account in winner's name. ARV of Second Prize: \$2,500.

WINNER NOTIFICATION: Sponsor's decisions are final and binding on all matters relating to this Promotion. Potential winners will be notified by phone, email and/or mail. Potential winners will be required to complete an Affidavit of Eligibility, Liability and Publicity Release (unless prohibited by law) and any other documents required by Sponsor, which must be returned within five (5) days of date appearing on prize notification. Return of prize or prize notification as undeliverable, failure to sign and return requested documentation within the specified time period, failure to satisfy Prize Conditions, the inability of Sponsor to contact a potential winner within a reasonable time period or noncompliance with these Official Rules by the potential winner will result in disqualification and, at Sponsor's sole discretion, the applicable prize may be awarded to an alternate.

PRIZE CONDITIONS: Winners may be required to provide proof of at least \$2,500 in U.S. Federal student loan debt to receive the applicable prize (e.g., screenshot of a recent statement with private information blacked out). Winners are required to have a Porte Spending Account into which their prize money will be deposited. In the event a winner does not have a Porte Spending Account at time of prize notification, winner will have five (5) business days from date of initial prize notification to open an account. There is no cost to open or maintain a Porte Spending Account and no credit check is required. All federal, state and local taxes and all other costs associated with prize acceptance and use not specified herein as being provided are the sole responsibility of the winners. Prizes will be awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Winners may not substitute, assign or transfer prize or redeem prize for cash, but Sponsor reserves the right, at its sole discretion, to substitute a prize (or portion thereof) with one of comparable or greater value. All prize details are at Sponsor's sole discretion. Total ARV of all prizes: \$36,450.

GENERAL CONDITIONS: By participating, each entrant agrees: (a) to abide by these Official Rules and decisions of Sponsor, which shall be final and binding in all respects relating to this Promotion; (b) to release, discharge and hold harmless Sponsor, SafetyNet Promotions, SCAinteractive, and their respective affiliates, subsidiaries, distributors, and advertising and promotion agencies, and the respective officers, directors, shareholders, employees, agents and representatives of the forgoing (collectively, "Released Parties") from any and all injuries, liability, losses and damages of any kind to persons, including death, or property resulting, in whole or in part, directly or indirectly, from entrant's participation in the Promotion or any Promotion-related activity or the acceptance, possession, use or misuse of the prize; and (c) to the use of his/her name, voice, performance, photograph, caption, entry, and/or likeness for programming, advertising, publicity and promotional purposes in any and all media, now or hereafter known, worldwide and on the Internet, and in perpetuity by Sponsor and its designees, without compensation (unless prohibited by law) or additional consents from entrant or any third party and without prior notice, approval or inspection, and to execute specific consent to such use. By participating, entrant also agrees not to release any publicity or other materials on their own or through someone else regarding their participation in the Promotion without the prior consent of the Sponsor, which it may withhold in its sole discretion.

MISCELLANEOUS: Released Parties are not responsible for lost, late, incomplete, damaged, inaccurate, stolen, illegible, delayed, misdirected, undelivered, or garbled entries, or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the prizes, or in any Promotion-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to any person's computer related to or resulting from participating in this Promotion or downloading materials from or use of the website. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted, and any entries received by such means will be void. No software-generated, robotic, programmed, script, macro or other automated entries are permitted, and any entries received by such means will be void. Persons who tamper with or abuse any aspect of the Promotion or website, who act in an unsportsmanlike or disruptive manner or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Should any portion of the Promotion be, in Sponsor's sole opinion, compromised for any reason, including virus, worms, bugs, non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Promotion (or portion thereof) and, if terminated, at its discretion, select the potential winners from among all non-suspect, eligible entries received prior to action taken. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE PROMOTION PLATFORM OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK ANY AND ALL REMEDIES AVAILABLE FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. In the event Sponsor or Administrator is prevented from continuing with the Sweepstakes by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Sweepstakes by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Administrator's control (each a "**Force Majeure**" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweepstakes or prize. Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof), and disclaim any implied warranty. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations ("**Suppliers**") as a part of the prizes provided in connection with the Sweepstakes; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors, (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers, (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties, and (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's or any other Released Party's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim

ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials, and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

ARBITRATION: EXCEPT WHERE PROHIBITED BY LAW, AS A CONDITION OF PARTICIPATING IN THIS PROMOTION, PARTICIPANT (OR PARTICIPANT'S PARENT OR LEGAL GUARDIAN, IF A MINOR) AGREES THAT (1) ANY AND ALL DISPUTES AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THIS PROMOTION, OR ANY PRIZES AWARDED, SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION, AND EXCLUSIVELY BY FINAL AND BINDING ARBITRATION UNDER THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION AND HELD AT THE AAA REGIONAL OFFICE NEAREST THE PARTICIPANT; (2) THE FEDERAL ARBITRATION ACT SHALL GOVERN THE INTERPRETATION, ENFORCEMENT AND ALL PROCEEDINGS AT SUCH ARBITRATION; AND (3) JUDGMENT UPON SUCH ARBITRATION AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION. UNDER NO CIRCUMSTANCES WILL PARTICIPANT BE PERMITTED TO OBTAIN AWARDS FOR, AND PARTICIPANT HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, OR ANY OTHER DAMAGES, INCLUDING ATTORNEYS' FEES, OTHER THAN PARTICIPANT'S ACTUAL OUT-OF-POCKET EXPENSES (I.E., COSTS ASSOCIATED WITH PARTICIPATING IN THIS PROMOTION), AND PARTICIPANT FURTHER WAIVES ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR INCREASED.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of **Texas, USA.**

WINNERS LIST: Any legally required winners list may be obtained by sending a self-addressed, stamped envelope to: Porte Pays Off Your Student Debt Sweepstakes, Winners List Request, 3030 LBJ Freeway, Suite 300, Dallas TX 75234. All such requests must be received by July 31, 2021.

SPONSOR: Populus Financial Group, Inc., 300 E John Carpenter Fwy., Ste. 900, Irving, TX 75062

ADMINISTRATOR: SCAinteractive, Inc., 3030 Lyndon B. Johnson Fwy., Ste. 300, Dallas, TX 75234.

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**ABBREVIATED RULES FOR USE ON POINT OF SALE MATERIALS, PRODUCT PACKAGING, AND
ONLINE ADVERTISING ONLY.**

PLEASE DETACH THIS SECTION FROM FULL OFFICIAL RULES ABOVE

NO PURCHASE NECESSARY TO PARTICIPATE OR WIN. Promotion begins May 17, 2021 at 9:00 AM Central Time ("CT"), and ends on June 14, 2021 at 11:59 PM CT. Open to legal residents of the 50 U.S. & D.C., 18+ with at least \$2,500 in U.S. Federal student loan debt as of date of entry. Void where prohibited. Subject to full Official Rules at www.PorteBanking.com/Sweepstakes. Sponsor: **Populus Financial Group, Inc., 300 E John Carpenter Fwy., Ste. 900, Irving, TX 75062.**

For Constrained Social Media/Digital Posts, see disclaimer below:

"NO PURCHASE NECESSARY. Open May 17, 2021 – June 14, 2021. 18+, US only. See Official Rules at <http://www.portebanking.com/sweepstakes>. Sponsor: Populus Financial Group, Inc., Netspend® and MetaBank®, N.A., Member, FDIC are not affiliated with this optional offer."