

2019 DOLLAR BANK TUITION SCHOLARSHIP CONTEST

NO PURCHASE OR TRANSACTION NECESSARY.

ELIGIBILITY:

1. Open to full-time 12th grade students who: (a) currently attend an accredited high school in Allegheny, Beaver, Butler, Washington or Westmoreland County, Pennsylvania (the "Pittsburgh Area"); Cuyahoga, Lake, Lorain, Summit or Medina County, Ohio (the "Cleveland Area"); or the city of Virginia Beach, Chesapeake, Norfolk, Portsmouth, Newport News, Hampton or Suffolk (the "Hampton Roads Area"); and expect to graduate in June 2020¹; (b) attend the financial literacy seminar (the "Seminar") conducted by Dollar Bank (the "Bank") on 10/19/19 in Pittsburgh, on 11/2/19 in Cleveland or on 11/9/19 in Hampton Roads; and (c) plan to attend an accredited post-secondary school or college/university (hereinafter any such institution of higher learning is referred to as a "College"). There is one contest for students from the Pittsburgh Area, one for students from the Cleveland Area, and one for students from the Hampton Roads Area.
2. Employees, officers, directors, agents and other representatives of the Bank, the Bank's subsidiaries, affiliates, suppliers, and advertising and/or promotional agencies and their immediate families (spouse, parents, children and siblings, and their respective spouses) and individuals living in the households of their immediate families are NOT eligible to participate or win.

HOW TO ENTER:

To enter the contest, a student must: (a) access the registration by visiting <https://dollar.bank/scholarshipcontest>, complete all fields in the registration, and submit the registration online on or before 10/7/19 for the Pittsburgh contest, 10/21/19 for the Cleveland contest and 10/28/19 for the Hampton Roads contest; (b) access three Scholarship Series newsletters by visiting <https://dollar.bank/scholarshipcontest>, read the three (3) newsletters, answer the questions at the end of each newsletter, and print out the answers to all three sets of questions (the "Answers"); and (c) in accordance with the submission requirements described below, develop a personal annual budget and write an essay in response to a question that will be provided to Seminar attendees, and send the personal budget, essay, and Answers via first class U.S. mail to "Dollar Bank Scholarship Contest," Professional Development, 2700 Liberty Ave, Pittsburgh, PA 15222 Attention: Melinda Arendas or via email to EducationalBankingProgram@dollarbank.com. If a budget and essay are sent via email, they must be attached as a Microsoft Word document (.doc or .docx) or as a pdf file; any essay or budget sent in the body of the email will automatically be disqualified.

SUBMISSION REQUIREMENTS:

1. The personal budget must be typewritten in English, no longer than one page (8 1/2 by 11) in length, and include breakdowns of the student's anticipated annual income and annual expenses.
2. The essay must be typewritten in English and contain no fewer than 1,500 and no more than 2,000 words, answering the question provided to students who attend the Seminar. Essays will be disqualified if they are illegible or handwritten.
3. Budget, essay and Answers must be received by 5:00 pm or postmarked on or before 11/8/19 for the Pittsburgh Contest, on or before 11/22/19 for the Cleveland Contest, and on or before 11/29/19 for the Hampton Roads Contest.
4. Budget, essays and Answers will not be returned and become the property of the Bank.

¹ Home-schooled students may enter as long as their course of study is equivalent to that of a senior in high school.

5. An essay must be the original work of the submitting student and written solely by the submitting student.

PRIZES:

For one (1) student from the Pittsburgh Area in Allegheny, Beaver, Butler, Washington and Westmoreland Counties: one (1) tuition scholarship in the amount of \$10,000, payable in four (4) annual installments of \$2,500 each to the College at which the student is enrolled.

For one (1) student from the Cleveland Area in Cuyahoga, Lake, Lorain, Summit and Medina Counties: one (1) tuition scholarship in the amount of \$10,000, payable in four (4) annual installments of \$2,500 each to the College at which the student is enrolled.

For one (1) student from the Hampton Roads Area in the cities of Virginia Beach, Chesapeake, Norfolk, Portsmouth, Newport News, Hampton and Suffolk: one (1) tuition scholarship in the amount of \$10,000, payable in four (4) annual installments of \$2,500 each to the College at which the student is enrolled.

The tuition scholarship will be payable over the course of study provided the winner meets certain conditions described below. Payment of each installment is contingent upon the Bank's receipt of verification that the winner meets the conditions.

1. To be awarded to the first installment, the winner must provide the Bank with a letter in which he/she commits to enroll at a College no later than fall of 2020 along with College contact information so the Bank may make payment of the installment directly to the College. The commitment letter and contact information must be sent to the address below. The first installment will be awarded immediately prior to the beginning of the fall 2020 semester/term.
2. To be awarded each of the three (3) subsequent annual installments, the winner must maintain a minimum grade point average ("GPA") of 2.5 and provide proof thereof on an annual basis to the Bank. After completion of the first and subsequent years of study, but no later than July 15 of each year, the winner must submit a request to the Bank for payment of the next installment and provide the Bank with an official copy of his/her school transcript reflecting a minimum GPA of 2.5. If the winner enrolls at a College other than the one to which the previous installment was paid, the winner must also provide the Bank with a letter in which he/she commits to enroll at the new College, along with contact information so the Bank may make payment of the installment directly to the new College. The commitment letter and contact information must be sent to the address below. The winner must make a request for the fourth and final installment on or before 7/31/24.
3. Essays will be reviewed and judged by a panel of up to three judges. Essays will be judged based on content and grammar. The decision of the judge(s) is final.
4. Winners will be selected and notified via phone or mail on or before 1/3/20. If a winner cannot be contacted after reasonable attempts or fails to claim the prize on or before 1/8/20, the Bank may select another winner in his/her place at a later date.
5. Prizes are not transferable. No substitution of prizes is permitted except at the sole discretion of the Bank.
6. Winners are responsible for federal, state, and local taxes related to the prize and all expenses related to the acceptance and use of the prize.
7. By entering the contest, winners grant the Bank permission to use their names, address, photos and/or likenesses for advertising and/or trade and/or any other purpose in any media without additional compensation, permission, or notification. Winners further agree that the Bank may use submitted essay (or an edited version) for any purpose in any media without additional compensation, permission, or notification.
8. Winners must sign an affidavit of eligibility and a written release of liability and return them to the Bank within 14 days of notification. Failure to do so will result in forfeiture of the prize.

9. Winners under the age of 18 must have a parent or guardian sign the required affidavit and release.

ODDS:

Odds of winning a prize depend upon the total number of eligible entries received.

LIST OF WINNERS:

To obtain a list of winners, send a request and a self-addressed stamped envelope to the above address for submissions.

GENERAL CONDITIONS:

1. One entry per student.
2. There will be limited seating at the Seminars and attendance will be permitted on a first-come, first-served basis.
3. By participating, entrants: (a) agree that the decisions of the Bank shall be final in all respects; and (b) release, discharge, and hold harmless the Bank and its subsidiaries, affiliates, employees, officers, directors, agents and other representatives from any liability, claims, or damages arising out of the entrant's participation in the contest and his/her acceptance, misuse, or possession of any prize, including but not limited to illness, injury or loss of life, damage or other irregularities resulting therefrom.
4. The Bank reserves the right to interpret these rules and make decisions concerning the award, acceptance and use of a prize in situations not covered by these rules.
5. The Bank expressly reserves the right to terminate the contest at any time and to award no prizes for any reason. The Bank will not be responsible for: (a) any printing errors and/or omissions; (b) lost, misdirected, or late entries; or (c) any emails sent to the Bank but not received by the Bank (for security or other reasons). Noncompliance with these rules may result in disqualification of the entry and/or forfeiture of any prize.
6. Void where prohibited or restricted by law. Contest subject to all applicable federal, state, and local laws and regulations.