

1. **ELIGIBILITY:** *InRoads Credit Union Small Business Grant* ("Grant") is open to small businesses that are located in Washington County, Oregon, have 10 employees or less (including the owner), has been in business over one year, and has an annual gross revenue of \$2 million dollars or less. Directors, officers, employees, and independent contractors of InRoads Credit Union ("Sponsor") and family members of InRoads Credit Union employees (e.g. spouse, parent, children, grandchildren, great-grandchildren, or spouse of children, grandchildren, and great-grandchildren) are not eligible to participate. Governmental officials (serving full-time or part-time) and their family members are not eligible to participate. Void outside the U.S. and where prohibited by law. Subject to all applicable federal, state, and local laws and regulations. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and judges' decisions, which are final and binding on all matters related to the Grant. Sponsor reserves the right, at any time, to verify eligibility requirements, in any manner it deems appropriate. Void where prohibited.

2. **GRANT PERIOD:** Grant period begins on or around *April 19, 2024, at or around 8:00:00 AM PST and ends on or around May 15, 2024, at or around 5:00:00 PM PST* ("Grant Period"). Entries must be received during the Grant Period to be eligible. The server hosting the Grant application is the official timekeeping device for the Grant.

3. **HOW TO ENTER:** Submit a complete InRoads Credit Union Small Business Grant Application, upload the required business documentation, and video. Maximum of one entry per business. Entries must be received no later than official Grant Period. By participating, you agree to these Official Rules and the decisions of the Sponsor and the Grant Administrator, which are final and binding in all respects. Use of any automated program or device to enter will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, or misdirected entries, which will be disqualified.

APPLICATIONS AND VIDEO ARE THE VIEWS/OPINIONS OF THE INDIVIDUAL SUBMITTER AND DO NOT REFLECT THE VIEWS OF SPONSOR IN ANY MANNER. Any waiver of any obligation hereunder by Sponsor does not constitute a general waiver of any obligation to submitter. By submitting an entry, you agree that your entry is gratuitous and made without restriction and will not place Sponsor under any obligation. You acknowledge that, by acceptance of your entry, Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor, or developed by its employees, or obtained from sources other than you.

4. **JUDGING/GRANT SELECTION:** Based on the entries received in the Grant Period, winners will be selected for the grants on or about *Thursday May 30, 2024*, by Sponsor, whose decisions are final and binding in all respects.

5. PRIZES (GRANTS):

- \$10,000 and 3 months of Clover[®] merchant services
- \$5,000 and 3 months of Clover[®] merchant services
- \$5,000 and 3 months of Clover[®] merchant services
- \$2,500 and 3 months of Clover[®] merchant services
- \$2,500 and 3 months of Clover[®] merchant services
- Up to 20 other applicants will receive a one-year Washington County Chamber membership

No assignment, transfer or substitution of the prize is permitted, but Sponsor reserves the right to substitute prize with one of equal or greater value should a prize become unavailable. Prize winner will be solely responsible for all federal, state and/or local taxes associated with the prize. Unclaimed prizes will not be awarded.

7. NOTIFICATION OF WINNERS: The potential winners will be notified by on or about *Friday May 24, 2024*. Sponsor is not responsible for any changes of email address, mailing address and/or telephone number of entrants.

8. GENERAL CONDITIONS: Sponsor reserves the right to cancel, suspend and/or modify the Grant if any fraud, virus, or other technical problem corrupts the administration, security, or proper execution of the Grant, as determined by Sponsor in its sole discretion. In the event of cancellation, Sponsor will award the prizes from among eligible entries received prior to cancellation, in accordance with the selection processes described above. Sponsor reserves the right in its sole discretion to disqualify any business it finds to be tampering with the entry process or the operation of the Grant or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Grant may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event of a dispute as to any online entry, the authorized account holder of the e-mail address used to enter will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address.

9. RELEASES: By acceptance of prize, winner agrees to release and hold harmless Sponsor, Grant Administrator, and their respective affiliated dealers, officers, directors, employees, and agents from and against any claim or cause of action arising out of participation in the Grant or receipt or use of any part of the prize, including any travel related thereto.

10. LIMITATIONS OF LIABILITY: Sponsor is not responsible for any email, technical problems, malfunctions of any telephone lines, computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled, or delayed computer transmission or any combination thereof. Sponsor is also not responsible for any damage to any participant's computer system/software related to or

resulting from participation or downloading any materials in this Grant.

11. ARBITRATION/CHOICE OF LAW: Except where prohibited, entrants agree that (1) any and all disputes, claims, and causes of action arising out of or connected with this Grant, or any prize awarded, or the determination of the winner shall be resolved individually, without resort to any form of class action, and exclusively by arbitration pursuant to the Rules of the American Arbitration Association, then effective, and (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Grant but in no event attorney's fees; and (3) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with the Grant, shall be governed by, and construed in accordance with, the laws of Oregon, without regard for conflicts of law doctrine, and all proceedings shall take place in the state of Oregon, in the County of Columbia. In the event any portion of these Official Rules is declared invalid and therefore void, the remaining portions of these Official Rules shall remain in full effect and construed as if the invalid portion had not been contained in these Official Rules.

12. WINNER LIST: For the name of the winners send a self-addressed stamped envelope for receipt by *June 15, 2024*, To: InRoads Federal Credit Union, Attn: *Small Business Grant*, PO Box 537, St. Helens, OR 97051.

13. SPONSOR: Grant Administrator: InRoads Federal Credit Union, PO Box 537, St. Helens, OR 97051.