

Rockland Trust “Small Business, Big Dreams” Small Business Contest Official Rules
(the “Official Rules”)

No Purchase Necessary to Enter or Win. A purchase or having an account at Rockland Trust will not increase your chances of winning.

These are the Official Rules for the Rockland Trust “Small Business, Big Dreams” Small Business Contest (the “Contest”). By entering the Contest, contestants agree to be bound by these Official Rules.

1. CONTEST PERIOD:

The Contest begins on March 3, 2025 at 9:00 AM Eastern Time (ET), the Fan Favorite Winner will be announced on or about May 13, 2025, and then the Contest ends with the announcement of the Grand Prize and Runner Up Winners on or about June 23, 2025. The time period entries will be accepted is March 3, 2025 at 9:00 AM Eastern Time (ET) until March 31, 2025 at 4:59 PM ET (“Entry Period”). See Section 9. (FAN FAVORITE) for voting periods.

2. ELIGIBILITY:

The Contest is open to legal residents of MA, RI, and the NH counties of Hillsborough and Rockingham, who at the time of entry are independent owners of a for-profit small business that is headquartered in Massachusetts, Rhode Island, and the NH counties of Hillsborough and Rockingham, which has been in continuous operations selling a product or service for not less than two (2) years at the start of the Contest, under the same majority ownership for at least two (2) years at the start of the Contest, and that has annual revenues of less than US \$3,000,000 (three million dollars). In addition, in order to be considered an eligible “small business” for purposes of this Contest, the owner’s business must meet all of the following additional criteria:

- a. Entrant/owner must be at least eighteen (18) years of age at the time of entry;
- b. The business must be currently active, lawful, and have all necessary and required licenses and registrations;
- c. Entrant/owner must be an authorized agent of the registered business;
- d. As of the date of entry and through the end of the Contest, the business must be in good standing with the Secretary of State in its state of incorporation;
- e. The business must have between 1-99 employees on its payroll;
- f. The business must not in any way be affiliated with a franchised or direct seller business;
- g. The primary purpose of the business must not be in competition with Rockland Trust or any Rockland Trust affiliates;

- h. The business must not be under bankruptcy protection or have judicial liens or attachments;
- i. The business must have annual revenues of less than \$3,000,000 as demonstrated by tax returns or other means acceptable to Sponsor;
- j. The business must not have been awarded the grand prize in any prior Rockland Trust “Small Business, Big Dreams” Small Business Prize Contest; and
- k. One entry per business.

Sponsor shall determine, in its sole discretion, whether an entry meets the eligibility criteria to participate in the Contest. Sponsor’s decisions regarding eligibility and all other aspects of the Contest are final and binding.

Sponsor, its parent and affiliated companies, and each of their respective, officers, directors, employees, agents and persons engaged in the development, production or administration of this Contest (collectively, the “Contest Parties”) and the immediate family members (i.e., parent, child, sibling, and spouse) of each and/or persons living in the same household of such individuals (whether related or not) are not eligible to participate in the Contest. This Contest is subject to all applicable federal, state, and local laws and regulations, and is void in all geographic locations where prohibited by law.

3. PRIZES:

There will be a total of four (4) Winners: one (1) Grand Prize Winner will receive US \$25,000 (twenty five thousand dollars); two (2) Runner Up Winners will each receive US \$5,000 (five thousand dollars); and one (1) Fan Favorite Winner will receive US \$1,000 (one thousand dollars) (as more fully set forth below in Section 9 (FAN FAVORITE). Total value of all Prizes: US \$36,000 (each a "Prize" and together, the "Prizes").

4. HOW TO ENTER:

Entries will be accepted from March 3, 2025 at 9:00 AM ET until March 31, 2025 at 4:59 PM ET. All entries must be received in the manner described in these Official Rules during the Entry Period to be eligible. If the business is a corporation, limited liability company, or other legal entity, such entity shall be deemed the Entrant. If the business is a dba, please also provide the name of the business owner(s). In the case of a dba having more than one owner, the person listed as the Primary Contact shall be deemed the Entrant. Upon submission, each Entry (as defined below) becomes the property of Sponsor. Entries will not be returned. All expenses relating to participation in the Contest and/or acceptance of a Prize are the sole responsibility of each Entrant.

Entrants are required to submit the following (each an “Entry”) to participate in the Contest:

1. Complete and submit form provided on <https://www.rocklandtrust.com/smallbusiness>
2. Upload answers to all questions on <https://www.rocklandtrust.com/smallbusinessquestions> in a Word or PDF document format to <https://survey.alchemer.com/s3/8193753/Small-Business-Big-Dreams-Submission-2025>

Sponsor and Releasees (as defined below) shall not be responsible for non-conforming, lost, late, incomplete, inaccurate, undelivered, misdirected, or illegible emails, entries (or any component thereof) or for inaccurate entry information, whether caused by Sponsor or participant or by any computer, technical, or human error in the administration of this Contest, or in the announcement of prizes. Entries or any portion thereof received after the applicable deadline will not be considered.

Sponsor reserves the right, in its sole and absolute discretion, to declare any Entry invalid or to determine whether or not any Entry or Entrant is ineligible or to modify, cancel, terminate, or suspend the Contest or these Official Rules if, in Sponsor's sole opinion, any circumstances, including but not limited to, fraud, computer virus, worms, bugs, tampering, unauthorized intervention, technical limitations or failures, human error, mistake or any other cause, threaten to corrupt or impair the administration, legality, fairness, security, integrity or proper conduct of the Contest. Entrants must be of good moral character. Sponsor reserves the right to exclude anyone convicted of a crime (other than moving violations of a misdemeanor type that did not involve personal injury, drugs, or alcohol).

Limit: one (1) Entry per business. Submission of multiple entries by or on behalf of the same Entrant will result in ineligibility with respect to all entries by or on behalf of that Entrant.

5. SELECTION OF TOP 3 CONTESTANTS

After submission, the Rockland Trust internal committee will review submitted entries that meet eligibility requirements and evaluate them based on the following criteria:

1. Answers prompts completely and thoughtfully (rated 1-10)
2. Intended use of the Grand Prize for business growth (rated 1-10)
3. Clear explanation of short-term and long-term goals (rated 1-10)
4. Understanding of market and competitive advantages (rated 1-10)
5. Clear description of financial standing (rated 1-10)

The eight (8) Semifinalist Entrants with the top scores will be asked to participate in a virtual interview to be held on or about April 22, 2025. After the interviews, the Semifinalist Entrants will be given a final score based on the following criteria:

Overall Impressions: ideas are well-articulated and realistic (rated 1-10)

The three (3) Entrants with the top scores will be the finalists (each, upon compliance with the notification procedure below and these Official Rules, a "Finalist") selected to present to our panel of judges. In the event of a tie, the tied Entrant who received the highest points in Overall Impressions will be selected as a Finalist. In the event a tie remains, a tie-breaking judge appointed by Sponsor will judge the tied entries, using the criteria set forth above, to determine which of the tied Entries will be named a Finalist.

Once selected, the top three (3) Finalists will be introduced to a Rockland Trust Business Banking Officer, and interviewed in a "Meet the Contestant" segment at their place of operations. They will also be provided with additional information they might need in preparation for their final presentation.

The five (5) remaining Semi-Finalist Entrants not selected as Finalists will be offered the opportunity to compete as a Fan Favorite on Meta (formerly Facebook) for the chance to win \$1,000. Refer to Section 9. (FAN FAVORITE) for more information.

6. PANEL PRESENTATION:

Finalists will be invited and required (working with Rockland Trust) to record a final presentation on or before May 30, 2025. The submitted recorded presentation must not exceed 30 minutes in length. Finalists for the panel of judges will also be required to attend a live Question & Answer session at the Boston 25 News Studios in Dedham, MA with the judges on or about June 9, 2025. Please note that the Finalists must be available on this date for a 3 hour allotted time period during which the live Question & Answer session will take place. Sponsor reserves the right to reschedule the date and/or time of the Question & Answer session. The panel of judges will consist of judges selected from the community and/or employees of Sponsor. The judges will evaluate the presentations to determine winners, considering the following criteria:

- Clear, compelling and engaging presentation (including clarity of answers to any questions posed by judges)
- Demonstrated commitment and passion for the business
- Value proposition of the product or service offering, including, if applicable, how the product or service solves a problem or provides an effective solution
- Clear communication of the business' goals and plans for the future
- Clear communication of how the prize money will be used to grow the business
- Detailed overview of the business' financial standing

Entrants agree that the presentation may be recorded (by sound and/or video recording or still photography) and Sponsor may, but has no obligation to, use the audio, photographic and/or video footage on its website and social media platforms. Additionally, Entrants agree that the Question & Answer session will be recorded (by sound and/or video recording or still photography) and Sponsor and/or Boston 25 News Studio may, but has no obligation to, use the audio, photographic and/or video footage on its website, social media platforms, and Boston 25 News Studios network. Entrants may also be required to sign an additional waiver by Rockland Trust, Boston 25 News Studios and/or the Video Production Company.

7. NOTIFICATION OF FINALISTS AND WINNERS:

The proposed Finalists will be notified via phone or email on or about April 28, 2025. If after notification the proposed Finalists do not respond within two (2) calendar days or such other time as specified by Sponsor, or cannot participate at the June 9, 2025 live panel presentation or fail to qualify for any reason under

these Official Rules, an alternate finalist will be chosen based on the Entrant with the next most points, subject to the tie-breaking procedure set forth above. An Entrant is only a Finalist after notification by the Sponsor and complying with the terms and conditions of these Official Rules. A Finalist is a Winner only after notification by the Sponsor and complying with the terms and conditions of these Official Rules.

The Grand Prize and Runner Up Winners will be announced on or about June 23, 2025. See Section 9. (FAN FAVORITE) for Fan Favorite Winner announcement. Each Winner will be notified by email or phone call prior to the announcement. In addition, Winners may be featured on the Rockland Trust website, in Rockland Trust social channels and Rockland Trust press release(s). Winners may not issue their own press release without prior approval by Rockland Trust and doing so will result in forfeiture of any winnings. Winners may be required to execute additional consents or publicity releases as a condition of being declared a winner.

8. PRIZE MONEY ACCEPTANCE AND TAX LIABILITY:

By accepting a Prize, each Winner acknowledges compliance with these Official Rules. All federal, state, local or other tax liabilities arising from this Contest are the sole responsibility of each Winner, respectively. Limit of one Prize per Entrant.

A Winner may waive the right to receive the Prize. The Prize is non-assignable and non-transferable. No substitutions may be made by a Winner. Sponsor will withhold taxes from any Prize as may be required by law. Prior to receiving a Prize, Winners must execute a W-9 tax form verifying their tax identification number. Winners may be required, as requested by Sponsor, to complete and sign (i) an affidavit of eligibility/certification that such Winner has complied with the Official Rules of the Contest, and (ii) a liability and publicity release (except where prohibited by law). Failure to sign and timely return any of these documents within five (5) business days of request, or such other time as specified by Sponsor, or to comply with any term or condition of these Official Rules may result in a Winner's disqualification, the forfeiture of a Prize, and, at Sponsor's sole discretion, the presentation of the forfeited Prize to a substitute recipient. A Prize not won and/or claimed by a Winner and not awarded to a substitute recipient by Sponsor in accordance with these Official Rules will remain the property of Sponsor.

9. FAN FAVORITE

The written submissions from the six (6) Semifinalist Entrants who agree to participate in the Fan Favorite portion of the Small Business, Big Dreams Contest will be posted on Meta. Note: Top three (3) Finalists of the Small Business, Big Dreams Contest are not eligible for the Fan Favorite portion. Voters will read the written submissions and vote on or about May 5, 2025 through May 9, 2025 for their favorite Semifinalist Entrant on Meta. The Semifinalist Entrant with the most votes will win the \$1,000 (one thousand dollars) Fan Favorite Prize. Odds of winning depend on number of eligible votes. Voters are limited to one vote. By submitting a vote, voters represent that neither they nor any of member of their immediate family or household members owns the business of the Semifinalist Entrants. Sponsor employees and immediate family members are not eligible to vote. Sponsor reserves the right to review and delete any comments deemed inappropriate or not in compliance with these Official Rules. On or about May 13, 2025, all eligible votes will be counted to select the Fan Favorite Winner. Fan Favorite Winner need not be present to win.

Fan Favorite Winner will be notified by email or other means and announced on Meta. Fan Favorite Prize will be issued within 30 days of determining the Winner. Fan Favorite Prize will be issued to legal entity operating the business, where applicable, or individual business owner.

Not sponsored, endorsed, administered by or associated with Meta. Neither Sponsor nor Meta shall be liable for lost, late, incomplete, inaccurate or undelivered votes or typographical, communication, or other errors. The use of automated submissions, tampering or fraud of any kind is strictly prohibited. Sponsor reserves the right to reject votes that do not comply with these terms and to terminate this promotion, in whole or in part, if, in Sponsor's sole opinion, any circumstances threaten to impair its administration, legality, fairness, security, integrity or proper conduct. By voting for a business or accepting a Prize, each participant agrees (a) to release Meta and Sponsor from any loss, injury, damage, claims or causes of action of any kind arising out of this promotion and (b) that Sponsor may use the Entry for other advertising and promotional purposes – this includes the Winner name, business name, and town of business operation.

10. REPRESENTATIONS AND WARRANTIES.

By entering the Contest, you represent and warrant that your Entry complies with these Official Rules and that:

- a. You own or have the necessary licenses, rights, consents, and permissions to reproduce, distribute and publicly perform all works of authorship or other content contained in your Entry or otherwise provided to Sponsor as part of the Contest, including in the interview and/or presentation described above ("Entry Materials") and you have the right under all patent, trademark, trade secret, copyright or other proprietary rights laws to grant to Sponsor the rights and licenses to use such content, as set forth in these Official Rules;
- b. At the time of entry or any time thereafter, neither your Entry nor Entry Materials contravenes any contractual, legal or other obligation;
- c. At the time of entry or any time thereafter, your Entry Materials do not infringe the intellectual property or privacy rights of any third party;
- d. Use of your Entry Materials by Sponsor, as contemplated herein, will not infringe any copyrights, rights of publicity, or any other rights of any person;
- e. Your Entry Materials are truthful and accurate and you have complied with all relevant laws, rules and regulations in the preparation and submission thereof.

11. DISQUALIFICATION:

Sponsor reserves the right, in its sole discretion, to disqualify any Entrant at any time if the Entrant or any agent, employee, or representative of Entrant is found or suspected of tampering with the entry process, voting process or the Contest; to be acting in violation of these Official Rules; or to be acting in an inappropriate or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Should Sponsor determine, in its sole discretion, that any Entrant, Finalist or Winner has violated any of the prohibitions contained in these Official Rules or should be disqualified for any other reason, Sponsor shall have no obligation to award a Prize to such Entrant, Finalist or Winner.

As a condition of declaring any Entrant a Finalist or a Winner, Sponsor reserves the right to conduct a background check on any potential Finalist and/or Winner and reserves the right in its sole discretion to disqualify any Entrant based on such background check if in its sole discretion, the Sponsor determines that awarding a prize to such Entrant or permitting the Entrant to present at the panel presentation might reflect negatively on the Sponsor's image and/or reputation.

12. GENERAL RELEASE/INDEMNIFICATION/LIMITATION OF LIABILITY/DISPUTES:

By participating in the Contest, each Entrant hereby agrees to release, defend, indemnify and hold harmless Sponsor and its parent and affiliate companies and each of their directors, officers, employees, representatives, and agents ("Releasees") from and against any claims, costs, injuries, losses or damages of any kind arising out of or in connection with the Contest, your participation in the Contest, or with the acceptance, possession, use or misuse of any Prize (including, without limitation, claims, costs, injuries, losses or damages related to personal injuries, death, damage to, loss or destruction of property, intellectual property rights, rights of publicity or privacy, defamation or portrayal in a false light). Sponsor is not responsible for any incorrect or inaccurate information, whether caused by technical or human error or otherwise which may occur in the processing of entries or voting in this Contest or in the running of this Contest. Sponsor will not be responsible for typographical, printing or other errors in these Official Rules or in other materials relating to the Contest.

Applicable law may not allow the limitation or exclusion of liability for incidental or consequential damages, so the above limitation or exclusion may not apply to you. In such cases, the Releasees' liability will be limited to the fullest extent permitted by applicable law.

Notwithstanding anything set forth above, to the extent that the preceding release is determined by a tribunal of competent jurisdiction to be invalid, unenforceable or void for any reason, each Entrant agrees that, to the fullest extent permitted by law (i) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by such Entrant, but in no event shall an Entrant recover attorney's fees or any sums greater than \$1,000; and (ii) under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, incidental, punitive or consequential damages.

13. CONSTRUCTION, WAIVER AND DISPUTE RESOLUTION (***Agreement to Arbitrate and Class Action and Jury Trial Waiver***)

The construction, validity, interpretation and enforceability of these Official Rules, and all issues and questions relating thereto, along with the rights and obligations of all Entrants and of Sponsor, shall be governed by, and construed in accordance with the laws of the Commonwealth of Massachusetts, without giving effect to any choice of law or conflict of law rules or provisions. In the event that any provision is determined to be invalid or otherwise unenforceable, such determination shall not affect the validity or enforceability of any other provision, and these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

Any specific waiver of any obligation hereunder by Sponsor does not constitute a general waiver of that obligation nor of any other obligation of Entrant.

Any dispute concerning this Contest shall be submitted to binding arbitration in Massachusetts within one (1) year from the date that the cause of action arose (or, if multiple cause of actions are involved, from the date that the first cause of action arose), with such arbitration conducted pursuant to the then prevailing rules of the American Arbitration Association. To the fullest extent permitted by law, no arbitration brought pursuant to these Official Rules shall be joined to any other arbitration initiated pursuant to these Official Rules. EACH PARTY HEREBY IRREVOCABLY AND UNCONDITIONALLY WAIVES ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LEGAL ACTION ARISING OUT OF OR RELATING TO THIS CONTEST.

14. USE OF CONTACT INFORMATION; PUBLICITY:

By entering the Contest and providing an email address, each Entrant grants Sponsor express permission to send Entrant emails related to the Contest, including, but not limited to communications to verify eligibility, notification of Finalists and/or Winners, or other follow-up emails (including emails to gather feedback regarding the Contest which feedback may to be used by Rockland Trust in the planning and design of future Contests). Acceptance of a Prize constitutes permission for the Sponsor and its designees to use each Winner's name, city/town, photograph, business description, Entry Materials, other likenesses and information in connection with administering and promoting the Contest and for advertising, promotional or trade purposes, including but not limited to online announcements, in commerce and in all media worldwide without limitation or additional compensation, except where prohibited by law.

15. WINNERS LIST:

The name of the Fan Favorite Winner may be obtained following the end of the Fan Favorite voting period on or about May 13, 2025. You can write to Rockland Trust Company, 288 Union Street, Rockland, MA 02370, Attention: "Small Business, Big Dreams: Fan Favorite Contest"

The names of the Grand Prize and Runner Up Winners may be obtained following the end of the Contest on or about June 23, 2025 by visiting this URL: RocklandTrust.com/SmallBusiness or you can write to Rockland Trust Company, 288 Union Street, Rockland, MA 02370, Attention: "Small Business, Big Dreams: Winners List"

Sponsor: Rockland Trust Company; 288 Union Street, Rockland, MA 02370. Attention: "Small Business, Big Dreams Contest"