

# **MONTANA CAPITAL SCHOLARSHIP CONTEST**

## **("Contest") TERMS AND CONDITIONS**

**2026-2027 Scholarship Year**

**Effective Date: January 15, 2026**

### **1. NO PURCHASE NECESSARY**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS CONTEST IS INTENDED FOR PARTICIPATION IN THE UNITED STATES ONLY AND WILL BE GOVERNED BY U.S. LAW. DO NOT ENTER IF YOU ARE NOT ELIGIBLE AND LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY.**

**OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND D.C., WHO ARE AT LEAST 18 YEARS OF AGE (AT LEAST 19 IN ALABAMA AND NEBRASKA), WHO ARE AN UNDERGRADUATE STUDENT WITH A CUMULATIVE GPA OF 3.0 OR ABOVE, AND WHO ARE ENROLLED AND IN GOOD STANDING AT AN ACCREDITED POST-SECONDARY EDUCATIONAL INSTITUTION LOCATED IN THE 50 UNITED STATES OR D.C. AT THE TIME OF ENTRY AND AT THE TIME THE SCHOLARSHIP IS AWARDED.**

### **2. HOW TO ENTER**

**Contest Period:** Beginning at 12:00:01 a.m. Pacific Time ("PT") on January 15, 2026, and ending at 11:59:59 p.m. PT on November 30, 2026 ("Contest Period").

**Entry Requirements:** To enter, complete all required fields of the Montana Capital scholarship application available at <https://montanacapital.com/scholarship-program> and submit: (a) A 400-600 word essay describing your future career and educational goals and explaining how the Montana Capital Scholarship will help you achieve these goals; and (b) An unofficial or official transcript demonstrating a cumulative GPA of 3.0 or above.

All entries must be received by 11:59:59 p.m. PT on November 30, 2026 to be considered.

**Entry Limit:** One (1) entry per person. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. Contest entries must comply with the Content Restrictions set forth in Section 8. As used herein, "Content" refers to all materials you submit in connection with the Contest (including, but not limited to, the essay, transcript, and any accompanying materials).

**BY SUBMITTING AN ENTRY, ENTRANT ACKNOWLEDGES THAT THE ENTRY AND CONTENT MAY BE POSTED ON SPONSOR'S WEBSITE OR OTHER PLATFORMS AT SPONSOR'S DISCRETION.**

### **3. ELIGIBILITY**

Contest open to individuals who meet ALL of the following requirements at the time of entry: (a) Legal resident of the fifty (50) United States or the District of Columbia; (b) At least eighteen (18) years of age (at least nineteen [19] in Alabama and Nebraska); (c) Currently enrolled as an undergraduate student at an accredited post-secondary educational institution located in the 50 United States or D.C.; (d) Cumulative GPA of 3.0 or above; and (e) Remain enrolled at the time the scholarship is awarded.

**Not Eligible:** Employees, contractors, directors, officers, and agents of Montana Capital, its affiliates, and members of the immediate family and household of each such person. Void where prohibited or otherwise restricted by law.

#### **4. SCHOLARSHIP DETAILS**

**Prize:** One (1) Scholarship of \$500 will be awarded. The scholarship will be issued as a check payable to the Winner for the purpose of helping the Winner with educational costs. Approximate Retail Value (ARV): \$500.

**Payment:** The scholarship will be paid directly to the Winner for covering educational costs. It is the sole responsibility of the Winner to notify their educational institution and financial aid office as applicable.

**Limitations:** Non-transferable. No cash redemption or substitution allowed by Winner. Sponsor reserves the right to substitute the prize with one of equal or greater value if the advertised prize becomes unavailable. Limit one (1) scholarship per household/family. Unclaimed scholarships will not be awarded.

#### **5. WINNER SELECTION AND NOTIFICATION**

**Selection:** On or around December 15, 2026, Sponsor's judges will select a potential winner from among all eligible entries received during the Contest Period based on the quality and merit of the entrants' submissions. Sponsor's decisions are final in all matters relating to this Contest.

**Notification:** The potential winner will be notified by email on or about January 15, 2027. Failure to respond to the notification email within fourteen (14) days will result in disqualification.

**Verification:** Subject to verification of eligibility and compliance with these Terms and Conditions, the potential winner will be declared the official winner. The potential winner may be required to submit a photo for publicity purposes and sign an affidavit of eligibility, a liability release, and where legal, a publicity release, each of which must be completed, signed, and returned within fourteen (14) days from date of issuance, or the scholarship may be forfeited and awarded to an alternate winner. If any scholarship notification is returned as undeliverable, the scholarship may be forfeited and awarded to an alternate winner. Sponsor is not responsible for any change in email address, mailing address, or telephone number of entrants.

#### **6. PUBLICITY AND CONTENT RIGHTS**

By entering the Contest, entrant grants Sponsor permission to copy, reproduce, and use the essay and Content in all promotional and publishing activities. Providing Content grants Sponsor and its agents the right to publish, use, adapt, edit, and/or modify such Content in any way, in any and all media, without limitation and without additional compensation.

Except where prohibited, acceptance of a scholarship constitutes Winner's consent to use of their name, photograph, and/or name of educational institution in any and all media, worldwide, without further compensation for advertising, contest, and publicity purposes by Sponsor.

By accepting a scholarship, Winner agrees that their Content will be deemed a Work Made For Hire under U.S. Copyright laws. If it cannot be so deemed, Winner irrevocably assigns and transfers to Sponsor all right, title, and interest in and to the Content, including all copyright and trademark rights, in the United States and worldwide. Winner hereby waives in favor of Sponsor all rights of "Droit Moral" or "Moral Rights of Authors" or any similar rights. Sponsor reserves the right to alter, change, or modify the winning Content at its sole discretion.

## **7. ODDS**

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

## **8. CONTENT RESTRICTIONS**

Entries must be typewritten and in English. Entries must NOT include any of the following: (a) pornography, sexually explicit material, or adult-oriented content; (b) materials relating to lotteries or gambling; (c) explicit language, images of violence, or depictions of illegal activities; (d) content that violates intellectual property rights or laws; (e) libelous, defamatory, disparaging, or slanderous materials; (f) content that denigrates, disparages, or reflects negatively on Sponsor; (g) references to tobacco, alcohol, or illegal drugs; (h) dangerous stunts; (i) weapons of any kind; (j) material that promotes bigotry, racism, hatred, or discrimination based on race, sex, religion, nationality, disability, sexual orientation, age, or any other protected basis; (k) images of individuals under the legal age of majority without a signed parental/guardian release; (l) audio or visual content owned by third parties; or (m) material that is unlawful or contrary to applicable laws or regulations.

Content must be the original work of the entrant and must not have previously won awards or been posted elsewhere. Any entry that does not comply with these restrictions, in Sponsor's sole discretion, will be disqualified.

## **9. USE OF DATA**

Sponsor collects personal data about entrants in accordance with its privacy policy at <https://montanacapital.com/privacy-policy/>. By participating, entrants agree to Sponsor's collection and usage of their personal information and acknowledge they have read and accepted the privacy policy. If declared a Winner, information may be included in a publicly available winner's list. By entering, each entrant gives express permission to be contacted by Sponsor by telephone, email, and/or postal mail for Contest purposes.

## **10. TAXES**

The value of the scholarship may be taxable to Winner as income. All federal, state, and local taxes and any other costs and expenses associated with the scholarship not specifically provided for in these Terms and Conditions are solely the Winner's responsibility. Winner is solely responsible for reporting and paying any applicable taxes. Winner must provide valid identification and a signed IRS Form W-9 before the scholarship will be awarded. Contact your own tax advisor for tax-related questions.

## **11. GENERAL CONDITIONS**

By participating, entrants agree to these Terms and Conditions, which are final and binding and subject to all applicable federal, state, and local laws and regulations.

**Sponsor's Rights:** Sponsor reserves the right, at its sole discretion, to modify or suspend this Contest or disqualify any individual if: (a) infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest; (b) the Contest or any associated website becomes corrupted or does not allow proper processing of entries; or (c) the Contest is otherwise not capable of running as planned.

**Release of Liability:** By entering, entrants agree to release and hold harmless Sponsor and its parents, subsidiaries, affiliates, divisions, advertising and promotion agencies, and each of their employees, officers, directors, shareholders, and agents (collectively "Released Parties") from any and all claims, actions, and/or liability for injuries, death, loss, or damage arising from participation in the

Contest or acceptance or use of any prize.

**Limitation of Liability:** The Released Parties are not responsible for: (i) incorrect or inaccurate entry information; (ii) errors, omissions, interruptions, defects, or delays in operation at any website; (iii) failure of entries to be received due to technical problems, human error, or traffic congestion; (iv) communications line, hardware, or software failures; (v) computer damage resulting from participation; (vi) theft, destruction, tampering, unauthorized access, or alteration of entries; or (vii) late, lost, stolen, damaged, illegible, or incomplete entries. Use of automated entry systems is prohibited and grounds for disqualification.

## 12. DISPUTES

Any controversy or claim arising out of or relating to the Contest shall be settled by binding arbitration in accordance with the Comprehensive Arbitration Rules and Procedures of JAMS. The arbitrator shall apply California law consistent with the Federal Arbitration Act and applicable statutes of limitations. Sponsor will pay filing and hearing fees in connection with the arbitration if the claimant can demonstrate that such costs would be prohibitive compared to litigation costs, as determined by the arbitrator.

**THE ARBITRATION OF DISPUTES SHALL BE IN THE ENTRANT'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES.**

**BY PARTICIPATING IN THE CONTEST, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CONTEST, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) ANY AND ALL CLAIMS, JUDGMENTS, AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY), AND ATTORNEYS' FEES WILL NOT BE AWARDED OR RECOVERABLE; (3) ENTRANT WAIVES ALL RIGHTS TO SEEK PUNITIVE, INCIDENTAL, CONSEQUENTIAL, OR SPECIAL DAMAGES, LOST PROFITS, OR ANY OTHER DAMAGES OTHER THAN ACTUAL OUT-OF-POCKET EXPENSES; AND (4) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY), AND ENTRANT WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO EVERY ENTRANT.**

The Terms and Conditions and Contest are governed by U.S. law. All issues concerning the construction, validity, interpretation, and enforceability of these Terms and Conditions shall be governed by the laws of the State of California, without giving effect to conflict of laws rules. Matters not subject to arbitration and proceedings for entering judgment on an arbitration award shall take place in the State of California, City of Los Angeles.

**DO NOT ENTER THIS CONTEST IF YOU DO NOT AGREE TO THESE ARBITRATION TERMS.**

## 13. WINNER'S LIST

The Winner's List will be compiled after the winner confirmation process is complete and available upon written request. Send requests to: Montana Capital Car Title Loans, ATTN: Scholarship Contest, 12100 Wilshire Blvd, Suite 800, Los Angeles, CA 90025. Requests must be received by April 1, 2027.

## 14. SPONSOR

Simple Cash Loans, Inc., d/b/a Montana Capital Car Title Loans, 12100 Wilshire Blvd, Suite 800, Los Angeles, CA 90025.

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