

Golf with Us Points Challenge by Youth on Course
Official Contest Terms

1. Youth on Course (“Sponsor”) is excited to announce the Golf with Us Points Challenge (the “Contest”), which invites qualifying Youth on Course members (each an “Entrant” or “you”) to enter and participate in the challenge, competing against other Entrants by participating in events and tasks (each an “Entry”) to accumulate points to win prizes, as fully described on the Contest page at <https://youthoncourse.org/golf-with-us-incentive-program> (each an “Entry”).
2. The Contest will entail Entrants accumulating points by participating in the following activities, each of which corresponds to a point allocation.
 - 150 Points - Play a round with your Youth on Course membership
 - 250 Points - Complete age verification via the Persona platform (eligible participants ages 16+ only)
 - 100 Points - Give us feedback by completing the Member Survey
 - 75 Points - Share your story with us for a chance to be featured
 - 50 Points - Complete the Round Survey in the app after your final round
 - 25 Points - Turn on push notifications for the app
 - 25 Points - Complete the Etiquette Curriculum
 - 25 Points - Play your 5th Round
 - 15 Points - Play your 10th Round
 - 10 Points - Play your 20th Round
 - 10 Points - Login to the Youth on Course app
 - 10 Points - Post a Score through the app (once per round)*
 - 5 Points - Achieve a Handicap*
 - Eligible Entrants under age 16 are not eligible to earn points for age verification activities and will compete only within the under-16 Grand Prize category. Points are awarded only for eligible activities completed during the Contest Period.
3. Activities marked with an asterisk (*) may be completed more than once and are eligible for points every time they are completed, according to the allocation above. For all other activities, points are only awarded the first time the Entrant completes the activity. **Acceptance of Terms: Below are the terms and conditions that govern your participation in the Contest (“Contest Terms”).**
4. Odds of winning depend on the number of eligible participants and the total eligible points accumulated during the Contest Period.
5. To participate in the Contest beginning on May 01, 2026 and ending on October 01, 2026 (the “Contest Period”), you must:
 - a. (i) be a Youth on Course member in good standing who enrolled through the Bank of America’s Golf with Us offer (<https://youthoncourse.org/bofa-golf-with-us>) during the 2026 promotional period;
 - b. (ii) be at least 6 years old; and

- c. (iii) be a legal resident of the 50 United States, including Washington, D.C.
 - d. (iv) if an Entrant is under the age of 18, participation in the Contest constitutes confirmation that the Entrant's parent or legal guardian has reviewed and agreed to these Contest Terms on the Entrant's behalf.
6. All Entries must meet the following criteria where applicable:
- a. Entries must be original, truthful, and not violate any third-party rights, and the Entrant must have all rights necessary to submit the Entry.
 - b. Entries may not contain material that is obscene, defamatory, libelous, threatening, racially or ethnically offensive, or encourages conduct that would be considered a criminal offense, give rise to civil liability, or violate any law. Entries must be appropriate for viewing by the general public; appropriateness will be determined by Sponsor.
7. **Prizes.** Entrants will be entered in weekly "swag" giveaways in which Youth on Course swag such as hats, tees, towels, and stickers will be awarded to four (4) different Entrants randomly selected each week during the Contest Period. To be eligible, an Entrant must have completed at least one Entry during the Contest Period (e.g., login to the Youth on Course app) prior to the giveaway.
8. The following prizes will also be awarded to qualifying Entrants ("Winners") based on the highest accumulation of eligible points during the Contest Period:
- a. Grand Prize Winner #1 (16+ category): One (1) eligible Entrant age 16 or older who has completed age verification and accumulated the highest eligible point total in that category will receive a stay-and-play trip to Pebble Beach Golf Links with a guest.
 - b. Grand Prize Winner #2 (Under 16 category): One (1) eligible Entrant under age 16 who accumulated the highest eligible point total in that category will receive a stay-and-play trip to Pebble Beach Golf Links with a guest.
 - c. 2nd & 3rd Place: Two (2) Entrants with the next highest eligible point total will receive a MNML Youth on Course branded golf bag.
 - Grand Prize Winners are not eligible to receive 2nd or 3rd Place prizes.
 - In the event that two or more Entrants tie in total number of points, the tiebreaker shall be based on the number of rounds played by each Entrant during the Contest Period, i.e., the Entrant who played the greater number of rounds will win. If there is still a tie, a secondary tiebreaker shall be average score of rounds played during the Contest Period, i.e., the Entrant with the higher average score will win.
9. In the event a potential winner is disqualified, the prize will be given to the next eligible Entrant. Sponsor will attempt to notify the Winner, and the Entrant will have 10 days from notification to accept the prize. Sponsor is not responsible for the Winner's delay in receiving or failure to receive notification for any reason, including inactive account(s), technical difficulties associated therewith, or winner's failure to adequately monitor any account. Except where prohibited, participation in the Contest constitutes Winner's consent to Sponsor's use of Winner's name, likeness, voice, opinions, biographical information, and residence for Contest purposes in any

media without further payment or consideration. Each Winner may be required to sign an affidavit of eligibility, liability release and a publicity release that, among other things, will further allow Sponsor to use each winner's name, likeness, voice, opinions, biographical information, and residence for publicity and Contest purposes without further compensation where permitted by law.

10. **Conditions of Participation.** By submitting an Entry for this Contest, Entrants agree to abide by these Contest Terms and any decision Sponsor makes regarding this Contest, which Sponsor or its designees shall make in their sole discretion. Sponsor reserves the right to disqualify and prosecute to the fullest extent permitted by law any Entrant or Winner who, in Sponsor's reasonable suspicion, tampers with Sponsor site, the entry process, intentionally submits more than the allowed entries, violates these Contest Terms, or acts in an unsportsmanlike or disruptive manner.
11. **Intellectual Property.** Ownership of the pre-existing underlying intellectual property of the Entrant remains the property of the Entrant subject to Sponsor's rights to reprint, display, reproduce, perform, use, and exhibit the Entry for the purpose of administering and promoting the Contest and for Sponsor's marketing and advertising purposes. By participating in the Contest, each Entrant grants to Sponsor a non-exclusive, worldwide, fully paid, royalty-free, perpetual, transferable license to reprint, display, reproduce, perform, use, and exhibit, including the right to make derivative works, where applicable, of the Entry and materials and information submitted on and in connection with the Contest or use or receipt of the prize for any and all purposes in any medium. Each participating Entrant hereby warrants that any Entry and other materials and information provided by Entrant are original with Entrant and do not violate or infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity, and do not violate any rules or regulations. If the Entry or information or materials provided by Entrant contain any material or elements that are not owned by Entrant and/or which are subject to the rights of third parties, Entrant represents he or she has obtained, prior to submission of the Entry and information or materials, any and all releases and consents necessary to permit use and exploitation of the Entry and information and materials by Sponsor in the manner set forth in the Contest Terms without additional compensation.
12. Each Entrant warrants that the Entry and materials and information provided do not contain information considered by Entrant, its employees or personnel, or any other third party to be confidential, and that the Entry, materials and information provided do not violate any laws or regulations. Entrant agrees that Sponsor has the right to verify the ownership and originality of all Entries and that, upon Sponsor's request, Entrant must submit a written copy of any release or permission Entrant has received from a third party granting Entrant the right to use such property. Entrant understands and acknowledges that in the event an Entry cannot be verified to the satisfaction of Sponsor or is in any other way ineligible, Sponsor may select an alternate winner based on the same judging criteria.
13. **Disclaimer, Release and Limit of Liability.** SPONSOR MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING ANY PRIZE OR YOUR PARTICIPATION IN THE CONTEST. BY ENTERING THE CONTEST OR RECEIPT OF ANY PRIZE, EACH ENTRANT AGREES TO RELEASE AND HOLD

HARMLESS SPONSOR, THE PERSONA PLATFORM, ANY PLATFORMS THROUGH WHICH ENTRY SURVEYS ARE OFFERED, AND THEIR SUBSIDIARIES, AFFILIATES, SUPPLIERS, DISTRIBUTORS, ADVERTISING/CONTEST AGENCIES, AND PRIZE SUPPLIERS, AND EACH OF THEIR RESPECTIVE PARENT COMPANIES AND EACH SUCH COMPANY'S OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY CLAIM OR CAUSE OF ACTION, INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, DEATH, OR DAMAGE TO OR LOSS OF PROPERTY, ARISING OUT OF PARTICIPATION IN THE CONTEST OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY ENTRANTS, PRINTING ERRORS OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE CONTEST; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO MALFUNCTIONS, INTERRUPTIONS, OR DISCONNECTIONS IN PHONE LINES OR NETWORK HARDWARE OR SOFTWARE; (3) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE ENTRY PROCESS OR THE CONTEST; (4) TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE ADMINISTRATION OF THE CONTEST OR THE PROCESSING OF ENTRIES; OR (5) ANY INJURY OR DAMAGE TO PERSONS OR PROPERTY WHICH MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, FROM ENTRANT'S PARTICIPATION IN THE CONTEST OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. If for any reason your Entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, Entrant's sole remedy is another entry in the Contest, provided that if it is not possible to award another Entry due to discontinuance of the Contest, or any part of it, for any reason, Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded. In event that production, technical, programming or any other reasons cause more than stated number of prizes as set forth in these Contest Terms to be available and/or claimed Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

14. **Governing Law.** This Contest and the rights and obligations of Sponsor and participants will be governed by and controlled by the laws of the State of California, applicable to contracts made and performed therein without reference to the applicable choice of law provisions. All actions, proceedings or litigation relating hereto will be instituted and prosecuted solely within the State of California, Monterey County. Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Contest shall be resolved individually, without resort to any form of class action; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event attorneys' fees; and (iii) 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.
15. **Entrant's Personal Information.** Information submitted for this Contest will be subject to Sponsor's Privacy Policy, as amended from time to time, posted at <<https://youthoncourse.org/privacy-policy>>.

16. **Winner's List.** Individuals may request the name of the winners by submitting a self-addressed stamped envelope Youth on Course., Attn. Golf with Us Points Challenge, 1 Lower Ragsdale Dr, Building 1, Suite 110, Monterey CA 93940. Vermont residents may omit postage.
17. No Affiliation with Facebook, LinkedIn or Twitter. This Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook, LinkedIn, Persona, or any software platform used for Entry surveys. Twitter. You understand that you are providing your information to Sponsor and not to these third parties. The information you provide will only be used as described in these Contest Terms and Sponsor's privacy policy.