



SmartyPig's "Back to School Cash Giveaway – Because Every Kid Should be a SmartyPig!" Contest OFFICIAL RULES

COMMON TERMS USED IN THESE RULES:

- These are the official rules that govern how the SmartyPig "**Back to School Cash Giveaway – Because Every Kid Should be a SmartyPig!**" Contest will operate ("Contest").
- In these rules, "we," "our," and "us" refer to SmartyPig, the sponsor of this Contest. "You" refers to an eligible Contest entrant.

CONTEST DESCRIPTION:

The purpose of this contest is to save for "back to school expenses" on SmartyPig.com. To be automatically entered in this contest, you must create a new goal in your SmartyPig Account during the contest timelines using the category "Back to School". SmartyPig will choose twenty contest winners randomly through the site, Random.org. Each winner will win \$100. Five winners will be chosen each day, on Monday, Tuesday, Wednesday and Thursday, during the week of August 15, 2011. Those twenty winners will then be entered into another contest to win the grand prize of \$1,000 on Friday, August 19, 2011. Finalists do not need be present to win. Each finalist will be represented by an object or member of the SmartyPig team. This will be a method of decision similar to the normal means SmartyPig uses. Previous methods include: a pig race, water balloon toss and a go-cart race.

WHAT ARE THE START AND END DATES?

The Contest Entrance:

- The **Entry Period** starts at 10:00 a.m. Central Time (CT) on July 18, 2011 and ends at 8:00 a.m. CT on August 15, 2011.

Entrants must have created a SmartyPig "Back to School" goal during the Entry Period to be considered eligible.

CAN I ENTER?

You are eligible to enter this Contest if you meet the following requirements at time entry:

- **You are** 18 years of age or older.
- **You are a 1)** U.S. citizen, **2)** U.S. permanent resident alien with a green card and social security number or **3)** Resident with a social security number.
- **You are NOT** an employee of SmartyPig or an employee of a SmartyPig subsidiary; **and**
- **You are NOT** involved in any part of the administration and execution of this Contest; **and**
- **You are NOT** an immediate family (parent, sibling, spouse, child) or household member of a SmartyPig employee, an employee of a SmartyPig subsidiary, or a person involved in any part of the administration and execution of this Contest.

WHAT CONSTITUTES AN ELIGIBLE ENTRY?

To be eligible an entry must meet the following requirements:

- If not an existing member, a SmartyPig account must be created during or prior to the official entrance time period.
- A new goal must be created under the "Back to School" category during the entrance time

period. ***Goal must have a posted deposit that has been verified.***

HOW WILL MY ENTRY BE POTENTIALLY USED?

Other than what is set forth below, we are not claiming any ownership rights to your entry. However, by submitting your entry, you:

- Are granting us an irrevocable, royalty-free, worldwide right and exclusive sub- license to: (i) use, review, assess, test and otherwise analyze your entry and all its content in connection with this Contest; (ii) feature your entry and all content in connection with the promotion of this Contest in all media (now known or later developed); and (iii) utilize and sub-license your entry in whatever manner deemed appropriate by us, in the sole discretion of SmartyPig.
- Agree to sign any necessary documentation that may be required for us and our designees to make use of the rights you've granted above;
- Understand and acknowledge that the Promotion Parties may have developed or commissioned materials similar or identical to your submission and you waive any claims you may have resulting from any similarities to your entry;
- Understand that we cannot control the incoming information you will disclose to our representatives in the course of entering, or what our representatives will remember about your entry. You also understand that we will not restrict work assignments of representatives who have had access to your entry. By entering this Contest, you agree that use of information in our representatives' unaided memories in the development or deployment of our products or services does not create liability for us under this agreement or copyright or trade secret law;
- Understand that you will not receive any compensation or credit for use of your entry, other than what is described in these Official Rules.
- Agree to also grant SmartyPig the right to use your first and last name if you are randomly selected as one of twenty \$100 winners or the \$1,000 grand-prize winner.

If you do not want to grant us these rights to your entry, please do not enter this Contest.

HOW DO I ENTER?

1. If you are a new user, you must first register as a SmartyPig member and create the necessary SmartyPig profile and savings account. For information on how to set up an account and create a new goal, please see our tutorial here: <http://www.smartypig.com/how-it-works/what-is-smartypig/creating-goals>
2. Once your SmartyPig account is set up, you must add a new goal under the "Back to School " category. If you are an existing SmartyPig user, adding a new goal will be your first step. If you are an existing SmartyPig user you may NOT change the goal category of any existing goals. For example: if you currently have a goal under the goal category "Wedding" you may not change this goal to "Back to School" and be entered into the contest. We will only enter users who create a brand NEW goal.
3. Now you must name your goal. In the "What are you saving for" space, please share with us what type(s) of back to school items you are saving for – we want to know!
4. Next you will need to choose your goal category. "**Back to School**" will be highlighted for easy viewing. You must choose this category to automatically be entered into the contest.
5. Now you must enter your financial goal. Enter the amount you wish to save towards; this amount will have no effect on the overall contest payout.

6. Meeting your goal. In the next category you will be asked when you'd like to reach your goal by. We require that this date occur after August 19, 2011. You may choose any date after August 19, 2011.

7. Next up, choosing your funding source and frequency. You may select either an existing funding source or enter a new one. The choice is yours. You must also choose a funding frequency. SmartyPig Goals do require an initial deposit of \$25 (see step #8 below for additional details.) You may choose any of our funding frequencies available and it will not affect your participation in the contest. You must have a qualified checking or savings account at a credit union or bank to participate.

8. All SmartyPig goals require a minimum initial deposit of \$25. This is NOT an entrance fee to be included in the contest. Remember you are earning competitive interest, up to 14% cash back at many retailers, and you always have the option to redeem the \$25 + interest earned back to your checking or savings account at any time.

9. Would you like to accept contributions to your goal from friends and family? Choose whichever option you like. You are not required to accept contributions to be entered into the contest, but it may increase your chances of winning.

Just a Reminder if you miss any of these necessary steps, you will unfortunately be disqualified from the contest, so we encourage you to read closely!

You can also follow the links to the account set-up page via Twitter, Facebook, and SmartyPig's homepage.

CAN I INCREASE MY CHANCES OF WINNING?

In addition to the entry requirements, Users have the opportunity to enter up to five more times by doing the following (all of which are optional and not required to participate):

1. Writing a blog post about SmartyPig and emailing the link to SFoss@SmartyPig.com
2. Tweeting about your entrance into the contest and including @SmartyPig.
3. Comment on [SmartyPig's Facebook page](#) about your contest participation.
4. Share your goal – When creating your “Back to School” goal, elect to accept contributions from your friends and family.
5. Accept a Contribution – If you accept a gift or contribution from a friend or family member to your “Back to School” goal during the contest period.

You may Blog/Tweet/Facebook post about SmartyPig as much as you like – but only ONE blog, ONE Tweet, and ONE Facebook post will be counted. For instance you may tweet about us 300 times, but only ONE of those tweets will gain you an extra entry. Your Twitter username and name showing on your Facebook post will be entered in the contest. These items must be posted/emailed by August 14, 2011. The same policy goes for sharing and accepting donations, only one per user will be counted as additional entry.

If a Tweet or Facebook post are selected as a winner, you will be contacted via the same medium you entered to verify both your identity and make sure all entry requirements were met. For instance, if you tweet, SmartyPig will send you a direct message on Twitter asking you to email us to confirm your goal. If you use Facebook, SmartyPig will respond to your post. You must return SmartyPig's contact that same day by emailing sfoss@smartypig.com using the email address attached to your

SmartyPig account. Confirmation must be received by the required deadline of 3 pm CST to win.

In short, you have the opportunity to enter this contest SIX times! Greatly increasing your chances of winning \$100 and potentially \$1,000!

WINNER DETERMINATION AND PRIZES

SmartyPig will be randomly choosing 20 winners to each bring home \$100 through the site, Random.org. That's five winners on Monday, Tuesday, Wednesday and Thursday, the week of August 15, 2011. Those 20 winners will then be entered to win one grand prize of \$1,000 on Friday, August 19, 2011. A video blog will be presented Friday, August 19, 2011 to showcase the \$1,000 winner.

Finalists do not need to be present to win.

The results of the twenty \$100 winners and grand-prize \$1,000 winner are final and binding.

Contest Prizes: Twenty (20) \$100 Prizes & One (1) \$1,000 Grand Prize

We will notify the twenty \$100 winners via email, Facebook or Twitter on Monday, Tuesday, Wednesday and Thursday the week of August 15, 2011 at 8:00 am CST each day. Winners will have until 3:00 pm CST that same day to confirm their identity. grand-prize winner will be notified via video blog on August 19, 2011. The winners may be asked a qualifying question to win. If the grand-prize winner is unreachable 7 days after contest completion, we may award a runner up.

If there is a dispute as to who is the potential winner, we will consider the potential winner to be the authorized account holder used to create the "Back to School" goal. If you are a potential winner, we may require you to sign an Affidavit of Eligibility, Liability/Publicity Release and a W-9 tax form or W-8 BEN tax form within 10 days of notification. If you are a potential winner and you are considered a minor in your place of legal residence, we may require your parent or legal guardian to sign all required forms on your behalf. If you do not complete the required forms as instructed and/or return the required forms within the time period listed on the winner notification message, we may disqualify you and select a runner-up.

If you are confirmed as a winner of this Contest:

- You may not exchange your prize for any other merchandise or services. However, if for any reason an advertised prize is unavailable, we reserve the right to substitute a prize of equal or greater value; **and**
- You may not designate someone else as the winner. If you are unable or unwilling to accept your prize, we may award it to second randomly drawn entrant; **and**
- If you accept a prize, you will be solely responsible for all applicable taxes related to accepting the prize; **and**
- If you are otherwise eligible for this Contest, but are considered a minor in your place of residence, we may award the prize to your parent/legal guardian on your behalf; **and**
- Unless otherwise noted, all prizes are subject to their manufacturer's warranty and / or terms and conditions.

WHAT OTHER CONDITIONS AM I AGREEING TO BY ENTERING?

By entering this Contest you agree:

- To abide by these Official Rules, SmartyPig terms and conditions and disclosures; **and**
- To release and hold harmless SmartyPig and its respective parents, subsidiaries, affiliates, employees and agents from any and all liability or any injury, loss or damage of any kind arising from or in connection with this Contest, or any prize won; **and**

- That SmartyPig's decisions will be final and binding on all matters related to this Contest; **and**
- That, by accepting a prize, SmartyPig may use your proper name and state of residence online and in print, or in any other media, in connection with this Contest, without payment or compensation to you, except where prohibited by law.

WHAT LAWS GOVERN THE WAY THIS CONTEST IS EXECUTED AND ADMINISTRATED?

This Contest will be governed by the laws of the State of Iowa. You consent to the exclusive jurisdiction and venue of the courts of the State of Iowa for any disputes arising out of this Contest. Void where prohibited.

WHAT IF SOMETHING UNEXPECTED HAPPENS AND THE CONTEST CAN'T RUN AS PLANNED?

If someone cheats, or a virus, bug, catastrophic event, or any other unforeseen or unexpected event that cannot be reasonably anticipated or controlled, (also referred to as force majeure) affects the fairness and/or integrity of this Contest, we reserve the right to cancel, change or suspend this Contest. This right is reserved whether the event is due to human or technical error. If a solution cannot be found to restore the integrity of the Contest, we reserve the right to select winners from among all eligible entries received before we had to cancel, change or suspend the Contest. If you attempt to compromise the integrity or the legitimate operation of this Contest by hacking or by cheating or committing fraud in ANY way, we may seek damages from you to the fullest extent permitted by law. Further, we may ban you from participating in any of our future Contest, so please play fairly.

HOW CAN I FIND OUT WHO WON?

We will post the name of the winner online at <http://blog.smartypig.com>. This list will remain posted until September 30, 2011.

WHO IS SPONSORING THIS CONTEST?

SmartyPig, LLC 4300 Westown Pkwy, Suite 200 West Des Moines, Iowa 50266-1266