

The SmartyPig® “NEW YEAR’S SAVING TIP 2017” Sweepstakes OFFICIAL RULES

NO PURCHASE NECESSARY

VOID WHERE PROHIBITED

1. **ELIGIBILITY:** The SmartyPig® “New Year’s Saving Tip 2017” Sweepstakes (“Promotion”) is open only to legal residents of the fifty (50) United States and the District of Columbia who are of the age of majority in the state in which they reside at the time of entry. Employees of Sallie Mae Bank (“Sponsor”), Q2 Software, Inc., or their respective parents, affiliates, subsidiaries, advertising, promotion and fulfillment agencies (collectively, “Related Entities”), its parents and members of their immediate family or household of each are not eligible. No purchase necessary. A purchase does not improve your chances to win. Void where prohibited by law. This Promotion is governed by Delaware law, and is subject to all applicable federal, state and local laws and regulations.

2. **SPONSOR:** The sponsor of this Promotion is Sallie Mae, 300 Continental Drive, Newark, DE 19713

3. **PRIZES/ODDS:** One winner will receive Two thousand and seventeen (\$2,017) deposited into their SmartyPig account. Winnings may be revoked in accordance with Sallie Mae’s standard procedures, which may take up to sixty (60) days after prize(s) have been granted to the winners. Winnings will be delivered to the winners within eight (8) weeks of the Promotion Period ending, and confirming the winner meets all eligibility requirements as outlined herein. **ALL EXPENSES, TAXES AND COSTS ASSOCIATED WITH ACCEPTANCE AND USE OF ANY PRIZE NOT SET FORTH IN THESE RULES ARE THE OBLIGATION OF THE WINNER.** Sponsor is solely responsible for providing the prize. Odds of winning depend on the number of eligible entries received. No assignment, transfer or substitution of prize is permitted by the winner. Entrants agree that if winner is found to have violated Official Rules, or otherwise does not meet the eligibility criteria, prize will be forfeited and awarded to an alternate winner in a random drawing from among all remaining eligible entries. Sponsor reserves the right to substitute any prize for a different prize of equal or greater value, in its sole discretion. Total approximate retail value of all prizes: \$ 2,017

4. **HOW TO ENTER:** Eligible participants may enter the Promotion by sharing a savings tip on the designated post(s) on the SmartyPig official Facebook page (www.facebook.com/smartytip) or by sharing a savings tip on Twitter by tweeting @SmartyPig and using the hashtag #SmartyTips (“Entry”). Limit one (1) prize per participant.

Alternate Method of Entry (“AMOE”): You may also enter the Promotion by mail as follows. On a plain 3 x 5 index card, legibly handprint or type your first name, last name, complete address, city, state, zip code, home phone number (including area code), and email address, and mail your completed 3 x 5 card to:

Sallie Mae Bank, Attn: “SmartyPig New Year’s Saving Tip 2017” Sweepstakes, 85 Wells Ave, Suite 110, Newton, MA 02459.

To be considered eligible in the Promotion, AMOE entries must be received at least two (2) business days before the Promotion deadline. Sponsor is not responsible for lost entries. One entry per person per day.

5. Sponsor is not responsible for Entries that are lost, misdirected, illegible and/or incomplete due to computer or electronic malfunction or other error. Use of robotic, automatic, or macro devices is not valid for entry. Any Entry that is submitted with the use of a robotic, automated or macro device will be void. All Entries become the property of the Sponsor upon submission and will not be acknowledged or returned and the Sponsor has the right to dispose of the entries at Sponsor’s discretion.

6. ENTRY/DRAWING: This Promotion begins on January 1, 2017 at 12:01 a.m. EST and ends on January 31, 2017 at 11:59 p.m. EST ("Promotion Period"). A random drawing will take place at the end of the Promotion Period. One (1) winner will be selected from among all eligible Entries received during the Promotion Period.

7. NOTIFICATION OF WINNER AND PRIZE FULFILLMENT: Sallie Mae will notify the Winners via a message sent to their Facebook account or a direct message sent to their Twitter account within four (4) weeks after the end of the Promotion Period. All decisions are final and binding. If a response back to the message is not received by the Sponsor, two (2) subsequent attempts to contact the winner will be made via the same methods over a one-week period. If no response is received or if the notice is denied a third time, the winner will be disqualified and a new winner selected. Sponsor is not responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify winner.

The Winner acknowledges that the prize may be subject to additional terms and conditions and further acknowledges and agrees that it is the responsibility of the Winner to become acquainted with any such additional terms and conditions prior to prize acceptance. Sponsor does not accept any responsibility and is not liable for any additional terms and conditions imposed on the prize, or for the breach of those terms and conditions by the Winner or any other person.

8. GENERAL: By entering, you agree to abide by these Official Rules, the Sallie Mae Privacy Policy, and the decisions of Sponsor regarding all aspects of this Promotion which are final and binding. Sponsor is not responsible for errors in any Promotion related materials. Unreadable, inaccurate, unintelligible, or Entries which otherwise do not comply with these Official Rules will be disqualified. Potential winner may be required to sign and return an affidavit of eligibility and a liability/publicity release within 14 days of first attempted notification or prize may be forfeited. Entry and acceptance of prize constitutes permission to post winner's name on the SmartyPig social media pages and to use winner's name, hometown and/or likeness for purposes of advertising and promotion in its marketing materials without further compensation unless prohibited by law. By entering, you release and hold harmless Sponsor, Related Entities and their respective parents, subsidiaries, affiliates, directors, officers and employees and agents from all liability or any injuries of any kind arising from or in connection with participation in this Promotion or acceptance or use of any prize. Sponsor reserves the right to suspend, cancel or modify this Promotion if fraud or any other causes beyond its control affects the integrity or fairness of the Promotion, as determined by Sponsor.

9. WINNER LIST: For the name of the Winner, send a self-addressed stamped envelope by

August 1, 2017, to

Sallie Mae Bank, Attn: "SmartyPig New Year's Saving Tip 2017" Sweepstakes, 85 Wells Ave, Suite 110, Newton, MA 02459.

10. OFFICIAL RULES: For a printed copy of the Official Rules, send a stamped, self-addresses enveloped by August 1, 2017 (VT residents need not affix return postage) to:

Sallie Mae Bank, Attn: "SmartyPig New Year's Saving Tip 2017" Sweepstakes, 85 Wells Ave, Suite 110, Newton, MA 02459.