

OFFICIAL RULES
OCEANFIRST CHARITY CHALLENGE 2017
BONUS CHALLENGES ONE, TWO, THREE AND FOUR
Sponsored by the OceanFirst Foundation

NO PURCHASE OF ANY KIND IS REQUIRED TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.

THESE OFFICIAL RULES CONTAIN AN ARBITRATION AGREEMENT, WHICH WILL, WITH LIMITED EXCEPTION, REQUIRE YOU TO SUBMIT CLAIMS YOU HAVE AGAINST SPONSOR AND/OR CROWDRISE (EACH, AS DEFINED BELOW) TO BINDING AND FINAL ARBITRATION. UNDER THE ARBITRATION AGREEMENT, (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST SPONSOR OR CROWDRISE ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND (2) YOU WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS.

Donations made in the Promotion (as defined below) go to non-profit organizations participating in the OceanFirst Charity Challenge that are qualified under Section 501(c)(3) of the U.S. Internal Revenue Code of 1986, as amended. The mission of the fundraising campaign and promotion is here:
<https://www.crowdrise.com/OceanFirstCharityChallenge>.

1. INTRODUCTION: The OceanFirst Foundation Charity Challenge 2017 Bonus Challenge Promotion (hereinafter, the “Promotion” and “Bonus Challenges”) is a series of two (2) Contests and two (2) Sweepstakes sponsored by the OceanFirst Foundation (“Sponsor”) and administered by CrowdRise, Inc. (“CrowdRise”). OceanFirst Foundation (the “Prize Provider”) is responsible for providing the prize(s) for the Promotion. The Bonus Challenges are hosted on the CrowdRise platform, at: <https://www.crowdrise.com/OceanFirstCharityChallenge> (the “Challenge Website”). Each Charity that participates in the Challenge will have a fundraising page on the Challenge leaderboard (“Challenge Leaderboard”). Your participation in the Promotion means that you unconditionally agree to these Official Rules and all decisions by Sponsor, which are final and binding in all matters related to the Promotion. To win the prize(s), you must comply with all facets of the Official Rules and all decisions by Sponsor, CrowdRise and Prize Provider. The Promotion is for charities and not available to individuals such as donors, fundraisers, team members or applicants registering for the Challenge on behalf of charities.

The Promotion starts on April 18, 2017 at 12:00:00pm Eastern Time (“ET”) and ends on May 16, 2017 at 1:59:59pm ET (the “Challenge Period”) and consists of four (4) separate Bonus Challenges, each with its own start date, end date, method of entry, odds, winners and prizes as follows:

Bonus Challenge One: The two (2) eligible charities to raise the most in eligible monetary donations online between April 18, 2017 at 12:00pm ET and April 25, 2017 at 1:59:59pm ET will win \$1,000 each. Limit: one (1) entry per charity. Two winners.

Bonus Challenge Two:

Every eligible charity that has five active fundraisers online between April 25, 2017 at 2:00pm ET and May 2, 2017 at 1:59:59pm ET will be entered into a random drawing for a chance to win \$1,000. You may also enter for free. Limit: one (1) entry per charity. There will be one winner.

And the one (1) eligible charities that has the greatest number of active fundraisers between April 25, 2017 at 2:00pm ET and May 2, 2017 at 1:59:59pm ET will win \$500. Limit: one (1) entry per charity. There will be one winner.

Bonus Challenge Three: The two (2) charities to raise the most in eligible monetary donations online between May 2, 2017 at 2:00pm ET and May 9, 2017 at 1:59:59pm ET will be entered into a Rock, Paper, Scissors Match online hosted by CrowdRise. The winner of the Match will win \$700 and the loser of the

Match will win \$300. Limit: one (1) entry per charity. Two winners.

Bonus Challenge Four: Every charity that raises at least \$500 in eligible monetary donations online between May 9, 2017 at 2:00pm ET and May 16, 2017 at 1:59:59pm ET will be entered for a chance to win \$500. Limit: one (1) entry per charity. Two winners.

2. ELIGIBILITY: Each charity will be entered into the Challenge by an applicant and the charity's and applicant's required eligibility are as follows:

Charities: This Challenge is only open to the entities selected by the OceanFirst Foundation to participate and charities must also meet the following eligibility qualifications: (i) must provide a significant level of service, as determined by Sponsor, within the OceanFirst Bank footprint; (ii)(a) United States 501(c)(3) tax-exempt public charities *or* (b) United States charity organizations that have a fiscal sponsorship agreement with another tax exempt charity; (iii) have a legally registered account on CrowdRise.com the "Website"); (iv) be able to receive donation(s) via the Website without any customization of the Website or donation process; and (v) be in current and ongoing good standing under all applicable federal, state and local laws, rules and regulations starting at the beginning of the Challenge Period and continuing through the verification of winners, including without limitation laws and regulations applicable to charity's fundraising activities.

The following organizations/charities are not permitted to participate in this Challenge (as a charity or otherwise) and, even if selected/approved, by Sponsor, may be disqualified in Sponsor's respective sole discretion if any of the following exist: (i) organizations that practice discrimination by race, creed, color, gender, sexual orientation, age, or national origin; (ii) organizations that serve only their own memberships (such as those types of fraternal organizations, pageants, labor organizations or religious groups that do not provide services to persons who are not members (or relatives) of the particular group); and (iii) organizations affiliated with political parties, political candidates, and /or political lobbyists. Sponsor and Administrator reserve the right, in each of their respective and absolute discretion, to exclude any Charity, organization, fundraising team, fundraiser or Participant they determine is inappropriate for any reason, or with or without cause, at any time.

Invitation and acceptance into the Challenge does not constitute or imply the OceanFirst Foundation's or CrowdRise's endorsement, recommendation or favoring of any Charity participating in this Challenge. A charity's inability to participate in the Challenge does not constitute disfavor of your organization. CrowdRise does not participate in the selection process. If your Charity is selected to participate in the Challenge, the Charity must agree that Sponsor and Administrator may: (a) register a new Challenge fundraising page for your Charity on the Website; and (b) use your charity's information to create your Challenge fundraising page (the "Fundraising Page"), for example, Sponsor and Administrator may use Charity's logo on the Website.

Please Note: each charity has an additional "Profile Page" on CrowdRise.com under which all fundraisers created on CrowdRise.com are featured (or can be hidden). The only Fundraising Page each charity should use for the purpose of the Challenge is its Challenge Fundraising Page that appears on the Challenge Website, not any other fundraiser or page it has on CrowdRise.com (for example, a charity may have a fundraising page in another event such as a marathon and if funds are raised through that outside event, those funds will not count toward the Challenge contests and prizes; for more information, see "Donation Restrictions" below).

Applicants: The representative signing on behalf of the selected Charity (the "Applicant") must be and hereby represents and warrants that they are: (i) a representative of the Charity; (ii) has authority to bind that Charity to the Challenge Rules and the CrowdRise Terms; (iii) hereby agrees to the Challenge Rules and CrowdRise Terms on behalf of their respective Charity (and confirm the same in writing); (iv) at least age 18 or the age of majority (or older) in their jurisdiction of residence, whichever is greater, at the time of entry; and (v) reside in one of the 50 United States/D.C. If Applicant does not agree and/or does not have the authority to agree to the Challenge Rules and CrowdRise Terms on behalf of his/her Charity, neither he/she nor the Charity may register or participate. Applicant may not be an employee of

CrowdRise, OceanFirst Foundation, OceanFirst Bank or their respective parents, affiliate companies, subsidiaries, agents, judges, advertising and promotion agencies and anyone directly involved in the development or execution of the Challenge, as well as the immediate family (spouse, parents, siblings, and children and their respective spouses, regardless of where they live) and household members of each such employee, whether or not related.

In order to take part in the Challenge and to be eligible to win and receive a Challenge Grant, each Eligible Charity and Applicant hereby agrees that they have read, agreed to, and will comply with the CrowdRise Terms and Conditions and these Challenge Rules, and further agrees that all decisions by OceanFirst Foundation and CrowdRise are final and binding in all matters related to this Challenge.

3. PROMOTION PERIOD AND DONATIONS: The Promotion begins on April 18, 2017 at 12:00:00pm Eastern Time (ET) and ends on May 16, 2017 at 1:59:59pm ET (the “Promotion Period”) and consists of four (4) Bonus Challenge promotions as outlined in the schedule below. CrowdRise’s server and computer clock is the official time-keeping device. If you enter via the free method described in Section 4(b) below, such entries must be received by CrowdRise before the end of the Promotion Period. If you enter by donating as described in Section 4(a) below, such donations must be successfully processed to completion through CrowdRise and its third party payment processor(s) **before** the end of the Promotion Period. CrowdRise has the right to verify any such donation, and any such donation that is subject to chargeback or dispute is not eligible. **Donations can take time to process.** Neither Sponsor nor CrowdRise is responsible for any delays in processing any donations. The list of donations on any particular fundraising page, if any is displaying or any similar tally of donation(s), are unofficial tallies of the amounts of donations in a campaign and may not accurately reflect the donations made based on a variety of factors. Results of the Promotion are not official until CrowdRise or a duly authorized representative expressly announces the final results and verifies the winner(s).

Bonus Challenge Schedule

BONUS CHALLENGE NUMBER	ENTRY PERIOD: STARTS	ENTRY PERIOD: ENDS	HOW TO ENTER	CHALLENGE GRANT	NUMBER OF WINNERS
Bonus Challenge One	April 18, 2017 12:00:00pm ET	April 25, 2017 1:59:59pm ET	The two (2) charities to fundraise the most in eligible monetary donations will each win \$1,000. The winners are determined based on each charity’s fundraising skills.	\$1,000 each	Two (2) winners
Bonus Challenge Two	April 25, 2017 2:00:00pm ET	May 2, 2017 1:59:59pm ET	Every eligible charity that has five active fundraisers online will be entered into a random drawing for a chance to win \$1,000. You may also enter for free. Limit: one (1) entry per charity. There will be one winner. And the one (1) eligible charity that has the greatest number of active fundraisers will win \$500. Limit: one (1) entry per charity. There will be one winner.	\$1,000 and \$500	Two (2) winners

Bonus Challenge Three	May 2, 2017 2:00:00pm ET	May 9, 2017 1:59:59pm ET	The two (2) charities to fundraise the most in eligible monetary donations will be entered into a Rock, Paper, Scissors Match online hosted by CrowdRise. The winner of the Match will win \$700 and the loser of the Match will win \$300. Limit: one (1) entry per charity. Two winners.	\$700 and \$300	Two (2) winners
Bonus Challenge Four	May 9, 2017 2:00:00pm ET	May 16, 2017 1:59:59pm ET	Every charity to fundraise at least \$500 in eligible monetary donations will be entered into a random drawing to win \$500. You may also enter for free. Limit: one entry per charity. Two charities will win.	\$500 each	Two (2) winners

4. HOW TO ENTER AND WIN BONUS CHALLENGES ONE, TWO, THREE AND FOUR:

BONUS CHALLENGE ONE: During the Entry Period, April 18, 2017 at 12:00pm ET to April 25, 2017 at 1:59:59pm ET, each Eligible Charity should work to solicit as much in eligible monetary donations as possible on the Website to its Fundraising Page (each donation must meet all listed restrictions below to be eligible) and the two (2) charities to fundraise the most dollars to its charity’s fundraising page throughout the Entry Period will win a Challenge Grant of one thousand dollars (\$1,000). Each Eligible Charity shall keep the donations it raises, whether or not it wins a Challenge Grant. Potential Winners are not declared final and shall not receive a Prize until verified by Sponsors. Winning a Challenge Grant is dependent upon each Charity’s fundraising skills.

Tie Breaker: In the event of a tie in the amounts raised by two or more Eligible Charities, the charity with the most unique donors will win. A unique donor is defined as a donor that has entered billing information (name, address and email address) distinct from any other donor who makes a donation to the same charity.

Restrictions Apply (in Section 5 below).

BONUS CHALLENGE TWO: During the Entry Period, April 25, 2017 at 2:00pm ET to May 2, 2017 at 1:59:59pm ET, each Eligible Charity can enter one (1) time by either of the following methods to be entered into a random drawing for a chance to win one thousand five hundred dollars (\$1,500). There will be two (2) winners.

Method One: get at least five team members to join your team and fundraise at least \$10 each (i.e. an “Active Fundraiser”)

Get at least five (5) team members to join your charity’s team page and each must fundraiser at least ten dollars (\$10) in eligible monetary donations on the Website to their individual fundraising page that is connected to your charity’s Fundraising Page during the Entry Period. Each donation must meet all listed restrictions below in Section 5 to be eligible.

OR

Method Two: Enter for free

Go to: <https://www.crowdrise.com/Challenge-FreeAlternateMethodofEntry> and follow the on-screen instructions to submit a “Free Alternate Method of Entry” form. The name of the Promotion is “OceanFirst Charity Challenge– Bonus Challenge Two”. Your form must be submitted and received during the Entry Period and must be complete and accurate, or your entry is automatically void.

Restrictions Apply (in Section 5 below).

AND

During the Entry Period, April 25, 2017 at 2:00pm ET to May 2, 2017 at 1:59:59pm ET, each Eligible Charity should work to solicit as many Active Fundraisers as possible on the Website to its Fundraising Page and the one (1) charities to have the most Active Fundraisers on its charity's fundraising page throughout the Entry Period will win a Challenge Grant of one thousand dollars (\$500). Each Eligible Charity shall keep the donations it raises, whether or not it wins a Challenge Grant. Potential Winners are not declared final and shall not receive a Prize until verified by Sponsors. Winning a Challenge Grant is dependent upon each Charity's fundraising skills.

BONUS CHALLENGE THREE: During the Entry Period, May 2, 2017 at 2:00pm ET to May 9, 2017 at 1:59:59pm ET, each Eligible Charity should work to solicit as much in eligible monetary donations as possible on the Website to its Fundraising Page (each donation must meet all listed restrictions below to be eligible) and the two (2) charities to fundraise the most dollars to its charity's fundraising page throughout the Entry Period will win be entered into a Rock, Paper, Scissors Match hosted online by CrowdRise over email. Instructions will be given to each team at the end of the Promotion Period. The Match must be played within 24 hours. The charity that wins the Match will receive a Challenge Grant of seven hundred dollars (\$700) and the charity that loses the Match will receive a Challenge Grant of three hundred dollars (\$300). Each Eligible Charity shall keep the donations it raises, whether or not it wins a Challenge Grant. Potential Winners are not declared final and shall not receive a Prize until verified by Sponsors. Winning a Challenge Grant is dependent upon each Charity's fundraising skills.

Tie Breaker: In the event of a tie in the amounts raised by two or more Eligible Charities, the charity with the most unique donors will win. A unique donor is defined as a donor that has entered billing information (name, address and email address) distinct from any other donor who makes a donation to the same charity.

Restrictions Apply (in Section 5 below).

BONUS CHALLENGE FOUR: During the Entry Period, May 9, 2017 at 2:00pm ET to May 16, 2017 at 1:59:59pm ET, each Eligible Charity can enter one (1) time by either of the following methods to be entered into a random drawing for a chance to win five hundred dollars (\$500). There will be two (2) winners.

Method One: Fundraise at least \$500

During the Entry Period, fundraise at least five hundred dollars (\$500) in eligible monetary donations on the Website to your charity's Fundraising Page. Each donation must meet all listed restrictions below in Section 5 to be eligible.

OR

Method Two: Enter for free

During the Entry Period, go to: <https://www.crowdrise.com/Challenge-FreeAlternateMethodofEntry> and follow the on-screen instructions to submit a "Free Alternate Method of Entry" form. The name of the Promotion is "*OceanFirst Charity Challenge – Bonus Challenge Four*". Your form must be submitted and received during the Entry Period and must be complete and accurate, or your entry is automatically void.

Restrictions Apply (in Section 5 below).

5. GENERAL RESTRICTIONS AND DONATION RESTRICTIONS:

Each Eligible Charity shall keep the donations it raises, whether or not it wins a Challenge Grant. Potential Winners are not declared final and shall not receive a Prize until verified by Sponsors.

Regardless of the Bonus Challenge or method of entry, all entries are subject to verification of eligibility before a prize can be awarded. For example, if your address entered on the Website or otherwise during the entry process does not meet eligibility requirements, your entry is automatically void. Your receipt and any confirmation email you receive are not confirmation of entry.

Charitable tax receipts will not be issued to all donors/entrants. Donations made by entrants and winner(s) may not be tax-deductible and the winner(s)'s prize may be taxable. It is the individual entrant's sole responsibility to determine the tax-consequences of their donations. Every Participant agrees that information provided by Sponsor is not advice, including but not limited to, tax advice or legal advice, and every participant is advised to consult a professional, including a tax professional.

Those who do not provide the required information in their donation or entry form, or abide by these Official Rules or other instructions of Sponsor, CrowdRise or Prize Provider may be disqualified at Sponsor's, CrowdRise's or Prize Provider's sole and absolute discretion. All entries that are late, illegible, incomplete, damaged, destroyed, forged or otherwise not in compliance with the Official Rules may be disqualified from the Promotion at Sponsor's, CrowdRise's or Prize Provider's sole and absolute discretion.

In the event of a dispute as to the identity of any entrant, the entry will be deemed submitted by the account holder of the email from which it was sent but only if such person is otherwise eligible. The "account holder" is the person assigned an email address or username by the entity responsible for assigning it (e.g., Gmail). Potential Winner(s) may be required to show proof of being the registered account holder. If a dispute cannot be resolved to the Sponsor's, CrowdRise's and Prize Provider's satisfaction, the entry will be deemed ineligible.

Your participation in the Promotion is voluntary and does not require you to purchase anything from the Sponsor, CrowdRise or Prize Provider.

Any Charity or Applicant who does not follow all of the restrictions, requirements, provide the required information, or abide by these Official Rules and the Official Challenge Rules or other instructions of Sponsors', may be disqualified at Sponsors' sole and absolute discretion. All required information that is late, illegible, incomplete, damaged, destroyed, forged or otherwise not in compliance with these Official Rules and the Official Challenge Rules may result in a Charity being disqualified from the Promotion at Sponsors' respective sole and absolute discretion.

All Applicants, Charities, Potential Winners and any Participant in the Promotion including donors and fundraisers or team members may be required to show proof of identity and Applicants may be required to show proof of authority to agree to bind Charity to these Official Rules and the Challenge Rules and CrowdRise Terms. If a dispute cannot be resolved to the Sponsors' and Administrator's satisfaction, the entry will be deemed ineligible. Sponsors and Administrator are not responsible for lost, misdirected, misplaced, stolen, tampered with, deleted, or invalid fundraising pages, team pages, donations, refunds or chargebacks on the Challenge Team Page.

All donations made in connection with the Challenge are governed by these Challenge Rules and CrowdRise Terms. Donors may make eligible donations to a Charity via the Website at any time during the Challenge Period. The following restrictions govern donations made through the Challenge and Charities agree that any determination by Sponsors or Administrator as to whether a donation complies with these restrictions and requirements shall be final and binding.

- a. The minimum donation is ten dollars (\$10).
- b. Limit of ten thousand dollars (\$10,000) per transaction.
- c. Donations must be made on the Website using a credit card and successfully processed to completion (and not subject to any chargebacks or disputes) through CrowdRise and its third party payment processor during the Promotion Period to count toward the Promotion. Donations made outside of the Entry Period and/or offline, even if recorded on the Website are not eligible and will not be counted. Assurance of delivery and processing of donations is the sole responsibility of the entrant. Donations are non-refundable. Please note that

although you may receive entries for the full amount of your eligible donation in accordance with the terms in these Official Rules, the ultimate recipient of your donation (the charity) may receive less than the full amount that you donate after the deduction of administrative and processing fees in accordance with the CrowdRise Terms and Conditions.

- d. A Charity or its proxy may not donate any money to its own Team Page that would be counted towards its donations for the Challenge, whether by taking money from its own account(s) to donate to itself or otherwise, no matter the intent. This includes, without limitation, receiving cash or check donations or having an employee, Board Member, the Applicant, or other individual act as a proxy for the Charity.

6. PRIZES:

Bonus Challenge One: As set forth above, OceanFirst Foundation will offer Challenge Grants to two (2) Eligible Charities. The Challenge Grants are each one thousand dollars (\$1,000) made payable by check. Total Approximate Retail Value (“ARV”): \$2,000 for the cash Challenge Grants.

Bonus Challenge Two: As set forth above, OceanFirst Foundation will offer Challenge Grants to two (2) Eligible Charities. The Challenge Grants are one thousand dollars (\$1,000) and five hundred dollars (\$500) made payable by check. Total Approximate Retail Value (“ARV”): \$1,500 for the cash Challenge Grants.

Bonus Challenge Three: As set forth above, OceanFirst Foundation will offer Challenge Grants to two (2) Eligible Charities. The Challenge Grants are seven hundred dollars (\$700) and three hundred dollars (\$300) made payable by check. Total Approximate Retail Value (“ARV”): \$1,000 for the cash Challenge Grants.

Bonus Challenge Four: As set forth above, OceanFirst Foundation will offer Challenge Grants to two (2) Eligible Charities. The Challenge Grants are each five hundred dollars (\$500) made payable by check. Total Approximate Retail Value (“ARV”): \$1,000 for the cash Challenge Grants.

For all of the above four (4) Bonus Challenges, there will be eight (8) winners, each of who will receive a Challenge Grant. The Approximate Retail Value (“ARV”) of all Prizes: five thousand five hundred dollars (\$5,500).

The Challenge Grants are non-transferable by the winner(s). All prize details not specified in these Official Rules will be determined in Prize Provider’s sole and absolute discretion. Winner(s) will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether it, in whole or in part, are used.

7. SELECTION OF WINNERS AND ODDS OF WINNING: For Bonus Challenge One, Bonus Challenge Three, and the second part of Bonus Challenge Two the winners are determined based on the amount of money that the Charity raises through the Website during the Challenge Period. Winning a Challenge Grant is dependent upon each Charity’s fundraising skills. For the first part of Bonus Challenge Two and Bonus Challenge Four, the winner(s) will be selected in a random drawing (the “Drawing”) from among all eligible entries received by CrowdRise. Each winner is a Potential Winner until verified as eligible to participate and win by the Administrator and Sponsor per the Official Rules and the Official Challenge Rules (“Potential Winner(s)"). The winner determinations will take place on the last day of the Entry Period as set forth in the Schedule in Section 3.

Any attempts to exceed the limit of number of entries into the Promotion by any method, including but not limited to, using multiple email addresses or accounts or robotic entries, are prohibited, and Sponsor reserves the right in its sole discretion to disqualify all suspect entries. An individual may not enter on behalf of another individual or transfer his/her entry to another person. An individual may be required to show proof of ownership of his/her accounts used to enter the Promotion.

Odds of winning depend upon the total number of eligible entries you submit and the total number of eligible entries overall that are received for the Promotion. The total number of possible entrants are displayed on the

Website. On the website, there is also a tab labeled “Bonus Challenges & Prizes” and within that tab, there is a “Bonus Challenge Leaderboard” that displays odds on a daily basis. The Bonus Challenge Leaderboard is intended to provide Challenge participants with a general idea of the odds on a daily (not real-time) basis during each Bonus Challenge Entry Period. CrowdRise will make reasonable efforts to update and maintain the accuracy each day as a convenience to Challenge participants. Neither Administrator nor Sponsors make any representations, warranties or promises of any kind that the Bonus Challenge Leaderboard will: (i) be updated on a real-time basis; (ii) always be accurate; (iii) represent the official standings, results or leaders of the Challenge at any time before, during or after the Promotion Period. CrowdRise will also post a list of winners in this Tab. The winners listed here are the Potential Winners (or “Conditional Winners”) and must be verified by Administrator and Sponsor at the end of the Challenge on May 16, 2017 as eligible to participate and win before they are declared “Official Winners”. Therefore, the information listed in the Bonus Challenge & Prizes Tab on the Website does not constitute the official donation results and all winner information is subject to confirmation by Sponsors and/or Administrator before Challenge Grants are donated to the winners by Prize Provider.

CrowdRise also provides a donation scroll box on each Charity Fundraising Page that provides the names of donors (if they agree to publicize their name), the amounts donated and total raised. The Challenge Leaderboard, donation scroll lists, total raised and any similar lists or tallies of donations such as receipts or reports are unofficial tallies of the amounts of donations and names for purposes of display only and may not accurately reflect the donations or donor’s actual names based on a variety of factors. All Challenge participants expressly acknowledge and agree to these limitations; agree that they have no claim whatsoever against the Sponsors or CrowdRise based upon information in either the leaderboard or donation scroll boxes; and that the Bonus Challenge Challenge Leaderboard, the Challenge Leaderboard, the donation scroll, or totals raised represent official results of the Challenge. Challenge participants agree that Sponsors verify the winners and expressly announces the final results and winners only after verification of the Challenge results at the conclusion of the Challenge.

8. VERIFICATION OF WINNERS AND DELIVERY OF PRIZES: The potential winner(s) will be notified within seven (7) business days of the date that they are determined through email at the email address provided to CrowdRise upon registering a fundraising page in the Challenge. Email Us at OceanFirst@CrowdRise.com to change your email address, add email addresses to receive Challenge communication or unsubscribe. Potential winners are not declared final and shall not receive a Challenge Grant until verified at the end of the Challenge by Sponsor. Additionally, Prize Provider’s obligation to provide the Challenge Grants and prizes is contingent upon all recipients submitting an affidavit of eligibility and liability release and, where permitted, a publicity release, Letter of Determination and a Form W9. Additional releases and information, to the extent allowed by law, may also be required before a Challenge Grant can be awarded. Additionally, if potential winner cannot be contacted and Sponsor has not been contacted by potential winner at OceanFirst@CrowdRise.com or mail (address in Paragraph 13) within seventy five (75) days after the Promotion has ended, is ineligible or if potential winner declines the Challenge Grant and any prize(s), the potential winner forfeits the Challenge Grant and any other prizes it has won in their entirety. One new potential winner may be selected, at Prize Provider’s final discretion. Charities agree that Prize Provider’s determinations regarding verification and eligibility shall be final and binding. The Challenge Grants and any other prizes will be delivered by Prize Provider to the winners within approximately seventy-five (75) days after the receipt of forms. Taxes and fees, if any, are the sole responsibility of winner.

9. RELEASE; LIMITATIONS OF LIABILITY; GENERAL CONDITIONS: The Promotion is void outside the United States and where prohibited or restricted by law and subject to all applicable federal, state and local laws and regulations. Sponsor, CrowdRise and Prize Provider, and their respective parents, affiliates, subsidiaries and advertising and promotion agencies and all of their respective officers, directors, shareholders, partnership, members, principals, employees, agents, contractors or suppliers (collectively, “Released Parties”) are not responsible for late, lost, stolen, damaged, garbled, incomplete, mistyped, misaddressed or misdirected entries, emails, mail or communications; for errors, omissions, interruptions, deletions, defects, or delays in operations or transmission of information, in each case whether arising by way of technical or other failures or malfunctions of computer hardware, software, communications devices; or for transmission lines or data corruption, theft, destruction, unauthorized access to or alteration of entry materials,

loss or otherwise; or for any delays in payment processing related to individuals who attempt to enter the Promotion by donating in accordance with Section 4(a) above. Further, Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages or insufficient space on entrant's computer. The use of automated software or computer programs to register or to enter the Promotion is prohibited, and any individual who uses or attempts to use such methods to register or to enter will be disqualified. Released Parties disclaim any liability for damage to any computer system resulting from participation in, or accessing or downloading information in connection with, the Promotion, and Sponsor reserves the right, at its sole discretion, to modify, cancel, terminate or suspend the Promotion or any promotions should any virus, bug, technical failures, unauthorized human intervention or other causes beyond Sponsor's or CrowdRise's control corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion. In the event of any such cancellation, termination or suspension, a notice will be posted and, if winner(s) can be selected among all eligible, non-suspect entries received prior to such time, winner(s) will be selected. Sponsor and CrowdRise reserve the right to disqualify any entrant (and his/her Promotion entry) from the Promotion, any other promotions conducted now or in the future by Sponsor or CrowdRise or any of their affiliates if he/she tampers with the entry process or if his/her fraud or misconduct affects the integrity of the Promotion or if he/she engages in any inappropriate or unacceptable behavior in connection with the Promotion. CrowdRise reserves the right to correct clerical or typographical errors in promotional materials. By participating in the Promotion, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decisions of Sponsor, CrowdRise and Prize Provider, warrants that he/she is eligible to participate in the Promotion and releases and holds harmless 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, and claims based on publicity rights, copyright, trademark, defamation or invasion of privacy, arising out of participation in the Promotion or entries that are ineligible (including, if entry is made by donation, if not processed prior to the end of the Promotion Period). By accepting the prize, winner(s) agrees to release Released Parties and their directors, employees, officers and agents, including without limitation, its advertising and promotion agencies, from any and all liability, loss or damages arising from or in connection with the awarding, receipt and/or use or misuse of prize or participation in any prize-related activity. All Promotion participants acknowledge and agree that normal Internet access, phone and usage charges imposed by their online, phone or similar providers may apply in order to participate in the Promotion and accept the prize. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The Promotion and all disputes, claims or controversies arising from these Official Rules, shall be governed by California law, without regard to its conflict of laws provisions.

IF YOU ARE A CALIFORNIA RESIDENT, YOU WAIVE ANY AND ALL RIGHTS UNDER SECTION 1542 OF THE CIVIL CODE OF THE STATE OF CALIFORNIA, WHICH PROVIDES AS FOLLOWS: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR." You expressly waive and release any right or benefit which you have or may have under Section 1542 of the Civil Code of the State of California, to the full extent that you may waive all such rights and benefits pertaining to the matters released here. In connection with such waiver and relinquishment, you acknowledge that you are aware that you may hereafter discover claims presently unknown or unsuspected, or facts in addition to or different from those which you now know or believe to be true, with respect to the matters released herein; nevertheless, it is your intention through this release to fully and finally and forever settle and release all such matters and claims relative thereto, which do not exist, may exist or heretofore have existed between yourself and the Sponsor related to the Promotion. The release herein given shall be and remain in effect as a full and complete release of such claims and matters notwithstanding the discovery or existence of any such additional or different claims or facts relative thereto.

10. ARBITRATION AGREEMENT; DISPUTE RESOLUTION BY BINDING ARBITRATION:

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

(a) Agreement to Arbitrate: This Section is referred to in these Official Rules as the “Arbitration Agreement.” You agree that any and all disputes or claims that have arisen or may arise between you and CrowdRise or Sponsor, whether arising out of or relating to these Official Rules, the Promotion, your participation in the Promotion, the prize, acceptance, possession, use or misuse of the prize, any advertising, or any aspect of the relationship between us, shall be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that you may assert individual claims in small claims court, if your claims qualify. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by participating in the Promotion, you, CrowdRise and Sponsor are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

(b) Prohibition of Class and Representative Actions and Non-Individualized Relief: ***YOU, CROWDRISE AND SPONSOR AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND CROWDRISE AND SPONSOR, AS APPLICABLE, AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON’S OR PARTY’S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY’S INDIVIDUAL CLAIM(S).***

(c) Pre-Arbitration Dispute Resolution: CrowdRise and Sponsor are always interested in resolving disputes amicably and efficiently, and most participant concerns can be resolved quickly and to the participant’s satisfaction by emailing Sponsor’s support team at OceanFirst@CrowdRise.com. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute (“Notice”). The Notice to the Sponsor should be sent to GoFundMe, Inc., Attn: Robin Wolfe, 855 Jefferson Avenue, Redwood City, CA 94063 (“Notice Address”). The Notice must (i) describe the nature and basis of the claim or dispute and (ii) set forth the specific relief sought. If CrowdRise and/or Sponsor, as applicable, and you do not resolve the claim within sixty (60) calendar days after the Notice is received, you, CrowdRise or Sponsor may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by CrowdRise, Sponsor or you shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you, CrowdRise or Sponsor is entitled.

(d) Arbitration Procedures: Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association’s (“AAA”) rules and procedures, including the AAA’s Supplementary Procedures for Consumer-Related Disputes (collectively, the “AAA Rules”), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, <http://www.adr.org>. Information about the AAA Rules and fees for consumer disputes can be found at the AAA’s consumer arbitration page, http://www.adr.org/consumer_arbitration. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of these Official Rules as a court would. All issues are for the arbitrator to decide, including, but not limited to, issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under these Official Rules and applicable law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless CrowdRise and/or Sponsor, as applicable, and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination shall be made by AAA. If your claim is for \$10,000 or less, CrowdRise and/or Sponsor agrees that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

(e) **Costs of Arbitration:** Payment of all filing, administration, and arbitrator fees (collectively, the “**Arbitration Fees**”) will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. Any payment of attorneys’ fees will be governed by the AAA Rules.

(f) **Confidentiality:** All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

(g) **Severability:** If a court or the arbitrator decides that any term or provision of this Arbitration Agreement other than clause (b) above is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement shall be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of clause (b) is invalid or unenforceable, then the entirety of this Arbitration Agreement shall be null and void. The remainder of these Official Rules will continue to apply.

(h) **Conflict:** In the event of any conflict between any term or condition in this Section 10 and any term or condition in the CrowdRise Terms and Conditions (<https://www.crowdrise.com/about/terms>), then the applicable term or condition in this Section 10 shall apply.

11. ENTRANT’S PERSONAL INFORMATION: By entering the Promotion, you consent to the collection, use and disclosure of your personal information for the purpose of administering the Promotion and prize fulfillment. You may also have the opportunity to sign up to receive promotional emails from parties associated with the Promotion; your choice to consent to such emails or to opt out of such emails in future does not impact your chances of winning. To the full extent permitted by law, the name, address (city and state), image and biographical information of winner(s) may be used by Sponsor and CrowdRise for promotional purposes and a published winner’s list. You may be required to sign a document to this effect. Information collected from entrants is subject to these Official Rules as well as CrowdRise’s Privacy Policy: <https://www.crowdrise.com/about/privacy>.

12. WINNERS LIST: To obtain list of winner(s), send an email to OceanFirst@CrowdRise.com with the following subject line: “Please send the winners list for the OceanFirst Charity Challenge Bonus Challenges”. Requests must be submitted within ninety (90) days after the end of the Promotion Period. The list will be sent to requesting parties after selection and verification of winner(s).

13. SPONSOR:

OceanFirst Foundation
1415 Hooper Avenue, Suite 304
Toms River, New Jersey 08753

14. NOTICE: The Sponsor and CrowdRise reserve the right to prosecute and seek damages against any individual who attempts to deliberately undermine the proper operation of the Promotion in violation of these Official Rules and/or criminal and/or civil law.

15. Copyright © 2017 GoFundMe, Inc. All rights reserved. GoFundMe and any associated logos are

trademarks of the Sponsor. Any other trademarks in these Official Rules are used for prize identification purposes ONLY and are the properties of their respective owners.

16. QUESTIONS REGARDING THE PROMOTION? Send an email to OceanFirst@CrowdRise.com.