

# Growing Chicago: \$10K Business Pitch Contest

## OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. THE CONTEST IS OPEN ONLY TO PERSONS WHO ARE, AT THE TIME OF ENTRY, LEGAL RESIDENTS OF THE STATE OF ILLINOIS AND AT LEAST 18 YEARS OF AGE OR OLDER.

1. **CONTEST PERIOD / ENTRY PERIOD / VOTING PERIOD / DEADLINES:** The Growing Chicago: \$10K Business Pitch Contest (the “**Contest**”) begins at 8:00 a.m. Pacific Daylight Time (“**PDT**”) on May 1, 2013 and ends at the conclusion of the Event (defined below) on May 22, 2013 (the “**Contest Period**”). The entry period for the Contest (“**Entry Period**”) begins at 8:00 a.m. PDT on May 1, 2013 and ends at 11:00 p.m. on May 17, 2013. Online voting to select Finalists begins at 8:00 a.m. PDT on May 1, 2013 and ends at 11:00 p.m. PDT on May 17, 2013 (the “**Online Voting Period**”). Voting to select the Grand Prize winner will occur on-site during the Dun & Bradstreet Credibility Corp. Access to CAPITAL Event on May 22, 2013 in Chicago, Illinois at the Navy Pier (the “**Event**”).
2. **ELIGIBILITY:** To enter the Contest, you must, at the time of entry, a) be a permanent resident of the State of Illinois, b) be physically located in the State of Illinois, c) be 18 years of age or older and d) have plans to start a new business in the United States or to expand a current business in the United States. The Contest is void outside of the above geographic areas and where prohibited or restricted by law. Employees, officers, directors, representatives, independent contractors and agents of Dun & Bradstreet Credibility Corp. (“**Sponsor**”), RPMC (“**Contest Administrator**”), Event sponsors and partners, and the parent companies, affiliates, and subsidiaries of each, and their advertising and promotion agencies (collectively, the “**Contest Entities**”), and members of their immediate families (parents, children, siblings, spouses, regardless of where they reside) and members of their households (whether related or not), are ineligible to participate in this Contest or win a prize. Eligibility will be determined by Sponsor in its sole discretion.
3. **HOW TO ENTER THIS CONTEST:**
  - A. **View the Official Rules:** Before entering, you need to read and understand the Official Rules and understand how the Contest works. By entering the Contest, you agree to be bound by these Official Rules. To read the Official Rules and find out more about the Contest, you can, during the Entry Period, either: 1) visit the Dun & Bradstreet Credibility Corp.’s website at <http://www.accesstocapital.com/GrowingChicago> (“**Website**”); or 2) you can visit the Dun & Bradstreet Credibility Corp.’s Facebook page at <http://www.facebook.com/dandbcredibility> (“**Facebook Page**”).
  - B. **Prepare a Video:** After reading the Official Rules, use a recording device (video camera, mobile device, etc.) to record yourself in a video (“**Video**”) explaining what you could accomplish with access to capital for your business or proposed business. **Your Video must be a minimum of one (1) minute and not exceed three (3) minutes in length.** If your Video exceeds three (3) minutes in length, Sponsor may disqualify your Entry, or Sponsor may crop, alter, or edit your Video in its sole discretion. The contestant must appear in the Video. Other people may also appear in the Video provided that they give their consent to appear in the Video. Animals may also appear in the Video. **See below for additional requirements and restrictions regarding the contents of the Video.**
  - C. **Your Video and Entry Form (as defined below):**

- i. Must be the original work of the contestant who submits it and must not contain any content that was not created by the contestant who submits it, i.e. must be exclusively authored and owned by the contestant who submits it. Co-authorship is prohibited;
- ii. Must not contain any profanity, obscenity, crude language or symbols, gang slang, violence, descriptions of a sexual nature, pornography and/or other offensive language (as defined by Sponsor, in its sole discretion);
- iii. Must not contain material that is inappropriate, rude, crude, derogatory, indecent, tortious, defamatory, slanderous or libelous (as determined by Sponsor in its sole discretion);
- iv. Must not contain material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age (as determined by Sponsor in its sole discretion);
- v. Must not disparage the Sponsor, the Contest Entities or any competitors of Sponsor or the Contest Entities;
- vi. Must not contain any language from another source or copyrighted by anyone other than the contestant or any language that constitutes plagiarism;
- vii. Must not contain any language that references a celebrity, trademark, brand name or company name other than that of the contestant's business or Dun & Bradstreet Credibility Corp.;
- viii. Must not contain material that violates or infringes another's rights, including but not limited to privacy, publicity or intellectual property rights, or constitute copyright infringement and;
- ix. Must not contain material that is unlawful, or in violation of or contrary to the laws or regulations in any applicable jurisdiction.

Any Video or Entry containing any of the above items shall be void and subject to disqualification. Each contestant agrees, represents and warrants that (i) he/she has obtained all rights necessary to include the image and voice of any person appearing or heard in the Video, (ii) the Video does not contain any copyrighted music or music subject to royalties, and does not contain the image or voice of any person who has not granted his/her permission to appear and be heard in the Video, (iii) the Video has not, in whole or part, been previously submitted in a promotion of any kind, or exhibited or displayed publicly through any means, or won any award in a competition, (iv) no one else has any rights with respect to the Video and Entry except as set forth in these Official Rules; and (v) the use of his/her Video submitted in the Contest is authorized by all persons having rights with respect to such Video, and its use in this Contest will not violate the rights of any third parties.

#### 4. To Enter:

- A. During the Entry Period return to the Website or the Facebook Page and fill out the official online entry form ("**Entry Form**") in its entirety. Then, submit your Entry Form and Video in accordance with the on-screen directions during the Entry Period. Since votes for Videos accumulate over the length of the Entry Period, it is advisable to enter as soon in the Entry Period as possible.
- B. Your "**Entry**" consists of: 1) the completed online Entry Form, 2) your Video, and 3) your confirmation that you have read and agreed to the rules, all submitted or otherwise accomplished within the Entry Period.
- C. A "**contestant**" is defined as the person who completes the online Entry Form, produces the original Video and submits the Entry. Anyone contributing to the production of the Video who has not submitted an Entry Form will not be deemed a contestant and is not eligible to win any prize.
- D. **There is a limit of one Entry per person and per business promoted during the Entry Period.** In the event an Entry is submitted by more than one person associated with the same business, or an Entry is submitted more than once by the same person for the same business, then only the first Entry submitted that

is associated with the business will be eligible and any additional submissions associated with the same business will be disqualified.

5. **GENERAL REQUIREMENTS FOR CONTEST ENTRIES:** Sponsor may disqualify any contestant who provides false or misleading information in connection with the Contest. Only complete Entries will be accepted. An Entry that is incomplete or does not comply with these Official Rules may be disqualified. Neither Sponsor nor Contest Administrator will verify or acknowledge receipt of Entries. Entries can only be accepted in accordance with the procedures set forth in these Official Rules. Neither Sponsor nor Contest Administrator will accept Entries submitted in any other manner. Any use of automated, robotic, macro, programmed or similar quick-entry programs is prohibited.

Each contestant agrees, warrants and represents that his/her Entry, and every element thereof, complies with the provisions of Section 3(B) above.

6. **VOTING FOR CONTEST FINALISTS:** Contest Finalists will be selected via the process set forth below. During the Voting Period, the Video of each eligible contestant will be posted on the Website and the Facebook Page for viewing and for judging by visitors to the Website or Facebook Page ("**Online Judges**"). Online Judges will cast their vote for their favorite Video using the following criteria (the "**Judging Criteria**"):

Potential for success of the business if it were to obtain access to capital? (100%).

To vote, simply visit the Website or the Facebook Page, view the Videos, and then follow the on-screen instructions to cast your vote for your favorite Video using the Judging Criteria. **There is a limit of one vote per Online Judge and per email address/computer IP address/Facebook account per day (whether the vote is submitted on the Website or the Facebook Page).** In order to qualify as an Online Judge on Facebook, a person must: a) be a member of Facebook and b) be thirteen (13) years of age or older. There is no charge to become a member of Facebook. A valid Facebook account for your email address is required in order to vote on Facebook Votes generated by invalid email or Facebook accounts will be disqualified. Automated votes are prohibited. Any attempt by any Online Judge to submit more than the stated number of votes by using the same email address or Facebook account, or multiple/different email addresses, Facebook accounts or identities, or via any other method, will void that voter's votes. Use of any automated system to vote is prohibited. If a contestant or any person acting in concert with such contestant, or on behalf of such contestant, either directly or indirectly attempts to i) submit more than the stated number of votes allowed per voter, or ii) use any automated system or program to submit votes, or iii) violates, or solicits others to violate, the provisions of these Official Rules regarding voting, then the contestant associated with or benefiting from such efforts may be disqualified at Sponsor's sole discretion and all such votes may be voided. Sponsor reserves the right to void and disregard any votes that Sponsor determines, in its sole discretion, to have possibly been made in violation of these Official Rules or to have been tampered with or manipulated in any way.

7. **SELECTION OF FINALISTS:** The five (5) eligible contestants with the Videos receiving the highest number of eligible votes during the Voting Period will be selected as the potential finalists ("**Finalists**"). The odds of being selected as a Finalist depend on the number of eligible entries received and the quality of such entries. In the event of a tie, a panel of judges selected by Sponsor (the "**Tie-Breaking Judges**") will select the potential Finalist(s) from among the tied contestants by utilizing the Judging Criteria. The decisions of the Sponsor and the Tie-Breaking Judges relating to the selection of the Finalists are final and binding in all respects relating to this Contest. In the event it is determined that any potential Finalist is ineligible or is subject to disqualification for any reason, then such potential Finalist may be disqualified and the eligible contestant with the next highest number of valid votes received will be selected as a Finalist (subject to the tie-breaking procedures described above).

8. **FINALIST NOTIFICATION AND AFFIDAVITS:** Before a potential Finalist is confirmed as an official Finalist, he/she will be required to sign an Affidavit of Eligibility and a Publicity/Liability Release/Prize Acceptance form ("**Affidavit/Release**") in the form provided by the Contest Administrator (except where prohibited). The Affidavit of Eligibility must confirm that the potential Finalist meets all eligibility requirements of the Contest. A signed copy of the Affidavit/Release must be returned within twenty-four (24) hours of Finalist's receipt. If a signed copy of the Affidavit/Release is not returned within that time, or if the potential Finalist is found to be ineligible, or if the potential Finalist does not comply with the Official Rules, then such potential Finalist may be disqualified. If prizes, prize documentation or prize notifications are returned as undeliverable, then the potential Finalist may be subject to disqualification.
9. **COMPETITION FOR THE GRAND PRIZE:** In order to compete for the Grand Prize, each Finalist must attend the Dun & Bradstreet Credibility Corp. Access to CAPITAL event in Chicago at the Navy Pier on May 22, 2013. At the Event, each Finalist must prepare and present a live presentation to all participating registered attendees of this Event (the "**Event Judges**") during the "crowdfunding" panel discussion where the Finalist will "pitch" his/her business plan for the same business described in his/her Video for no more than five (5) minutes in front of the attendees. In the event a Finalist is unable to attend the "crowdfunding" panel discussion at the Event and present a live presentation in front of the Event Judges, then the Finalist will be disqualified and an alternate Finalist will be selected, if time permits. Only a contestant selected and confirmed as a Finalist may participate in the Grand Prize competition and live presentation. A Finalist may not send a substitution or business partner in his/her stead.
10. **GRAND PRIZE WINNER SELECTION PROCESS:**

Prior to entering the Event on May 22, 2013, each registered attendee of the Event (i.e. Event Judge) will be given a specific number of Access to CAPITAL bills for voting ("**Ballot Bills**"), as determined by Sponsor. After the "crowdfunding" panel discussion at the Event concludes and after all of the live presentations by the Finalists at the Event have been pitched, the Event Judges will select the Grand Prize winner from among the Finalists making a live presentation by casting their votes according to the Judging Criteria set forth above. Votes will be cast by having each Event Judge award one or more Ballot Bills to each Finalist, using the voting methods and procedures established by the Sponsor at the Event. Each Event Judge may cast all, none or any number of his/her Ballot Bills for each presenting Finalist.

An Event Judge is not allowed to cast more votes than the number of Ballot Bills granted to the Event Judge at the Event by the Sponsor. All votes/Ballot Bills must be cast by the deadline designated by the Sponsor at the Event and using the voting methods and procedures established by the Sponsor. If a Finalist or Event Judge, or any person acting in concert with such Finalist or Event Judge, or on behalf of such Finalist or Event judge, either directly or indirectly attempts to i) submit more than the number of votes allowed per Event Judge, or ii) violates, or solicits others to violate, the provisions of these Official Rules regarding voting, then the Finalist associated with or benefiting from such efforts may be disqualified at Sponsor's sole discretion and all such votes may be voided. Sponsor reserves the right to void and disregard any votes that Sponsor determines, in its sole discretion, to have possibly been made in violation of these Official Rules or to have been tampered with or manipulated in any way. In the event it is determined that any potential Grand Prize Winner is ineligible or is subject to disqualification for any reason, then such potential Grand Prize Winner may be disqualified and the votes received by such potential Grand Prize Winner from the Event Judges will not be utilized in calculating the prize amounts to be awarded to eligible Grand Prize Winner.

At a designated time during the Event, the Sponsor will tally all the votes received for each Finalist. The one (1) Finalist receiving the highest number of eligible votes during the designated voting period at the Event will be selected as the Grand Prize Winner. The odds of being selected as a Grand Prize Winner depend on the number of Finalists competing and the quality of each competitor's presentation. In the event of a tie, a panel of

judges selected by Sponsor at the Event (the “**Tie-Breaking Event Judges**”) will select the potential the Grand Prize Winner from among the tied Finalists by utilizing the Judging Criteria. The decisions of the Sponsor and the Tie-Breaking Event Judges relating to the selection of the Grand Prize Winner are final and binding in all respects relating to this Contest. In the event it is determined that any potential Grand Prize Winner is ineligible or is subject to disqualification for any reason, then such potential Grand Prize Winner may be disqualified and the eligible Finalist with the next highest number of valid votes received will be selected as the potential Grand Prize Winner (subject to the tie-breaking procedures described above).

11. **GRAND PRIZE WINNER NOTIFICATION:** Once the tally of votes for the Grand Prize Winner is complete, the Sponsor will announce the Grand Prize Winner at the Event. All Finalists must be present at the time the Grand Prize Winner announcement/notification is made or they may be subject to disqualification.
12. **GRAND PRIZE:** The Grand Prize consists of funding for the Grand Prize Winner’s business in the amount of Ten Thousand Dollars (\$10,000.00). The Approximate Retail Value (“**ARV**”) of the Grand Prize is \$10,000.00. Any and all transportation costs, hotel accommodations, meals, taxes, gratuities, incidentals and any other expenses not specifically identified in these Official Rules as included in the Grand Prize are the responsibility of the Grand Prize Winner.

**FIVE (5) FINALIST PRIZES:** The Finalist Prize consists of: Complimentary admission to the Dun & Bradstreet Credibility Corp. Access to CAPITAL Event on May 22, 2013 in Chicago, Illinois at the Navy Pier; a free “Small Business Starter Kit” available at <http://www.dandb.com/small-business-starter/> (participants of the Business Starter Kit are subject to Terms of Service at <http://www.dandb.com/terms-service/>); and the opportunity to compete for the Grand Prize at the Event. (ARV: \$348.00 each). Any and all transportation costs, hotel accommodations, meals, taxes, gratuities, incidentals and any other expenses not specifically identified in these Official Rules as included in the Finalist Prize are the responsibility of each Finalist.

No transfer, substitution or cash equivalent for prizes is allowed, except at Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize, in whole or in part, of equal or greater monetary value if a prize cannot be awarded, in whole or in part, as described for any reason.

13. **TAXES:** All federal, state or other tax liabilities (including income taxes) arising from any prize awarded in this Contest will be the sole responsibility of the official winner(s), as applicable. The fair market value of any prize awarded will be reported to the Internal Revenue Service. The Grand Prize winner will be issued an IRS MISC tax form 1099 for the amount of the Grand Prize.
14. **DISQUALIFICATION:** In the event it is determined that any potential or actual contestant, Finalist or Grand Prize Winner is ineligible or is subject to disqualification for any reason pursuant to the Official Rules of the Contest, then such person may be disqualified at the sole discretion of Sponsor. In such event, a potential alternate Finalist or Grand Prize Winner will be selected in accordance with the winner selection and tie-breaking procedures set forth herein.
15. **PUBLICITY:** By participating in the Contest and accepting the Finalist Prize and/or Grand Prize, the Finalists and Grand Prize Winner (collectively “**Prize Winners**”) agree to participate in any Publicity Activities (as defined below) that Sponsor may conduct in connection with the Contest wherein Sponsor requests that the Prize Winners participate in such Publicity Activities and sign any releases related thereto; provided, however, that the Prize Winners shall not be required to incur any costs in participating in any such Publicity Activities. Nothing herein shall require Sponsor to include the Prize Winners in such Publicity Activities or to engage in such Publicity Activities. “**Publicity Activities**” are publicity and/or media events or activities conducted by Sponsor or its designees in connection with the Contest, and may include, but are not limited to, media interviews, personal appearances, press releases, and appearances in advertisements, promotional activities and Publicity Materials

(as defined below). Any photographs, printed or electronic materials, video footage, sound recordings or other recordings or depictions of the Prize Winners, or their likeness, voice, statements, name, potential business name and information, biographical information or address (city and state only), or of their participation in the Publicity Activities, are referred to herein collectively as **"Publicity Materials"**. ) The Prize Winners agree that Sponsor shall be the exclusive owner of all such Publicity Materials and shall have the absolute right to use, reproduce, alter, amend, edit, publish, modify, crop and publicly display all elements of such Publicity Materials for any purpose (including but not limited to promotional and marketing purposes, and for advertising, publicizing and promoting the Sponsor's products and services), in whole or in part, in any and all media either now or hereafter known (including but not limited to distribution via the internet and on social media websites such as Facebook and YouTube), throughout the universe, in perpetuity, without further compensation, consideration or notification to the winner. Prize Winners shall have no right to review or approve edits, alterations or modifications to any Publicity Materials.

16. **USE/OWNERSHIP OF ENTRY MATERIALS:** "Entry Materials" consist of each contestant's Entry Form and Video. All Entry Materials, information and any other tangible or intangible materials submitted by a contestant to the Sponsor for any reason shall become the property of Sponsor, even if labeled or otherwise identified as confidential or proprietary, whether the contestant is disqualified or not, or is a winner or not, and will not be returned. Except to the extent prohibited by United States law, by participating in the Contest, contestant agrees that: (a) Sponsor shall own the entire content of the Entry Materials submitted by the contestant (including all rights embodied therein) and such contestant shall not showcase, advertise, publicize or highlight the Entry Materials or his/her participation in the Contest without the prior written permission of Sponsor; (b) contestant shall have no right to review or approve edits, alterations or modifications to his/her Entry Materials and the contestant waives any "moral rights" in his or her Entry Materials; and (c) Sponsor and its designees have the right to reproduce, alter, amend, edit, publish, modify, crop and publicly display all elements of such Entry Materials submitted and the contestant's name, address [city and state], business name and information, biographical information, statements, voice, photograph and other likeness), in whole or in part, in any and all media either now or hereafter known, in perpetuity throughout the universe for all purposes (including but not limited to promotional and marketing purposes, and for advertising, publicizing and promoting the Sponsor's products and services), without notification and without attribution or compensation of any kind to contestant or any third party. Sponsor reserves all rights to the Entry Materials, including without limitation, the right to reproduce, alter, amend, edit, publish, modify, crop and use the Entry Materials in connection with commercials, advertisements and promotions related to Sponsor (including viral campaigns), video and audio compilations, the sales of Sponsor's products and services, the Contest and any other contests sponsored by or associated with Sponsor, in any and all media, now or hereafter known, including but not limited to, all forms of television distribution, theatrical advertisements, radio, the Internet (including YouTube™ and social media), newspapers, magazines, and billboards. Sponsor shall have no obligation (express or implied) to use any Entry Materials, or to otherwise exploit any Entry Materials or, if commenced, to continue the distribution or exploitation thereof, and Sponsor may at any time abandon the use of any Entry Materials for any reason, with or without legal justification or excuse, and contestant shall not be entitled to any damages or other relief by reason thereof.
17. **CONTEST CONDITIONS:** By participating, each contestant agrees: a) to be bound by these Official Rules and any other documents required by Sponsor (including, without limitation, the Affidavit/Release and any other releases referenced herein) and by the decisions of the Sponsor, the Contest Administrator, and the Event Judges, and to waive any right to claim ambiguity in this Contest, the Official Rules or any other documents required by Sponsor (including, without limitation, the Affidavit/Release and any other releases referenced herein); b) to indemnify, defend and hold harmless the Contest Entities and Facebook (the **"Released Parties"**) from any and all liability, claims, losses, damages, demands, causes of action, penalties and expenses arising out of or related to the Publicity Activities and Publicity Materials, any statement, action or failure to act by contestant during or in connection with contestant's participation in the Contest and/or any breach or alleged breach of these Official Rules or of any other documents required by Sponsor (including, without limitation, the

Affidavit/Release and any other releases referenced herein); and, c) not to sue and to hereby irrevocably and unconditionally release, waive and forever discharge the Released Parties, from any and all liabilities, claims and demands of any kind or nature whatsoever, in law or equity, whether known or unknown, which contestant (or contestant's successors-in-interest, heirs and/or agents) ever had, now have, or in the future may have against the Released Parties, including, but not limited to claims arising out of or related to (i) personal injury (including death) and/or damage, theft, loss or any other harm resulting in whole or in part, directly or indirectly, from participation in the Contest or any Contest-related activity, including participation in the Video and any Publicity Activities; (ii) the acceptance, possession, misuse or use of the prizes; (iii) the use of any of the rights granted herein (including, without limitation, the use and exploitation of the Publicity Materials, the Video, and entrant's name, address [city and state], business name and information, biographical information, statements, voice, photograph and/or other likeness); and (iv) any libel, defamation, invasion of privacy or right of publicity, infringement of copyright, trademark or other intellectual property rights, or violation of any other right related to the contestant's participation in the Contest, the Video, or the production and exploitation of the Publicity Materials and Video. Sponsor shall not be liable for failure to perform any of its obligations hereunder resulting directly or indirectly from or contributed to by any acts of God, acts of a contestant, acts of civil or military authority, terrorism or terrorist threats, fire, strikes or other labor disputes, accidents, floods, epidemics, war, riot, delays in transportation, lack or inability to obtain materials, components, labor or fuel supplies, or other circumstances beyond the Sponsor's reasonable control, whether similar or dissimilar to the foregoing.

**18. LIMITATIONS OF LIABILITY:** The Contest Entities are not responsible for illegible, garbled, corrupted, damaged, lost, late, misdirected, undeliverable or incomplete Contest Entries, whether due to system errors, human errors or failures, or faulty transmissions or other telecommunications, or other types of malfunctions or interferences, and/or for Entries not received on the Website or on Facebook resulting from any hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete or garbled computer or telephone transmissions, typographical or system or human errors and failures, or faulty transmissions, or as a result of any other error or problem of any kind relating to or in connection with this Contest, whether technical, mechanical, typographical, printing, human or otherwise, including, without limitation, errors or problems which may occur in connection with the administration of the Contest, the collection and processing of such entries and/or the judging of the Contest, the announcement of a prize or in any Contest-related materials. Sponsor may prohibit a contestant from participating in the Contest or winning a prize if, in its sole discretion, it determines that said contestant is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair playing practices, or intending to annoy, abuse, threaten or harass any other contestants or Sponsor's representatives. If for any reason any portion of this Contest is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Contest and select the potential winners from those eligible entries received up to the cancellation/suspension date. CAUTION: ANY ATTEMPT BY A CONTESTANT TO DELIBERATELY DAMAGE ANY CONTEST-RELATED WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

**19. PRIVACY POLICY:** By participating in this Contest, contestant consents to the transfer of the personal information collected from the contestant to the Sponsor for the purposes of administering the Contest and for such other purposes to which contestant may consent as outlined herein or on Sponsor's Website or Facebook Page. All information submitted to the Sponsor as part of this Contest will be treated in accordance with the Sponsor's privacy policy, available at [www.DandB.com](http://www.DandB.com). By entering the Contest, you also authorize Sponsor to

provide your personal information to third party administration and fulfillment companies so that such companies may administer the Contest and deliver prizes to winners.

- 20. DISPUTES:** Except where prohibited, contestant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate Federal or state courts located nearest to Los Angeles, CA; (2) 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 (3) under no circumstances will contestant be permitted to obtain awards for, and contestant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages and any and all rights to have damages multiplied or otherwise increased, other than for actual out-of-pocket expenses. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the contestant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of California without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of California.
- 21. RULES/WINNER'S INFORMATION:** To receive a winners list or an additional copy of these Official Rules, send a self-addressed, stamped envelope by May 30, 2013, to: Growing Chicago: \$10K Business Pitch Contest, P.O. Box 8991, Calabasas, CA 91372-8991. Please specify "Rules" or "Winners List." You may also view the Official Rules at <http://www.accesstocapital.com/GrowingChicago> or <http://www.facebook.com/dandbcredibility>.
- 22. SPONSOR:** Dun & Bradstreet Credibility Corp., 22761 Pacific Coast Highway, Malibu, CA 90265.
- 23. CONTEST ADMINISTRATOR:** RPMC, 23975 Park Sorrento, Suite 410, Calabasas, CA 91302.

This Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook. You are providing your information to Dun & Bradstreet Credibility Corp., and not to Facebook. The information you provide will only be used in accordance with the Official Rules of this Contest.