

TVFCU IDEA LEAP GRANT CONTEST OFFICIAL RULES

NO CURRENT TVFCU MEMBERSHIP IS NECESSARY TO PARTICIPATE. A CURRENT TVFCU MEMBERSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. THE TVFCU IDEA LEAP GRANT CONTEST ("CONTEST") IS SPONSORED BY TENNESSEE VALLEY FEDERAL CREDIT UNION ("TVFCU").

1. CONTEST PERIOD:

The 2027 TVFCU Idea Leap Grant Contest begins on Friday, September 25, 2026, and ends with the announcement of winners during National Small Business Week, May 2027.

2. ELIGIBILITY:

The 2027 Contest: Eligible participants are all small businesses in operation in the TVFCU 17-county service area and as further defined below. Eligible participants must continue to meet the following criteria: The Contest is only open to legal residents/business enterprises of the TVFCU's 17-county community who, at the time of entry, are independent owners/operators of a for-profit small business that is domiciled in TVFCU's 17-county community and which has been in continuous operation selling a product or service for not less than twelve (12) months at the time of application. In order to be considered an eligible "small business" for purposes of this Contest, the business must meet all of the following criteria:

- a. Entrant/owner must be at least eighteen (18) years of age at the time of submission;
- b. The business must be currently active, lawful, and have all necessary and required licenses and registrations;
- c. Entrant/owner must be an authorized agent of the registered business;
- d. The business must be in good standing with the Tennessee/Georgia Secretary of State or the County Clerk's office in their home county, as of the date of Submission, and must remain so through the end of the Contest;
- e. The business must have a minimum of 2 (including the owner) and a maximum of 25 employees on its payroll (other employees may be seasonal, part-time, 1099, W-2, or a co-owner. Employee, for definition of maximum employee, is defined as full-time equivalent);
- f. Must meet TVFCU Business Services membership criteria;
- g. Not in any way be affiliated with a direct seller business;
- h. Not under bankruptcy protection or have judicial liens or attachments;
- i. Annual revenue does not exceed two million five hundred thousand dollars (\$2.5 million);
- j. Entrant/owner must not be on the OFAC list. Individuals with prior felony convictions may be eligible. The TVFCU Grant Advisory Committee or its designee will determine the eligibility of any applicant with a felony conviction.

Prior Winners: The 2022, 2023, 2024, 2025, and 2026 Idea Leap Grant winners are ineligible to participate.

TVFCU shall determine, in its sole discretion, whether an entry meets the eligibility criteria to participate in the Contest. TVFCU's decisions regarding eligibility and all other aspects of the Contest are final and binding.

TVFCU, affiliated companies, and each of their respective officers, directors, employees, agents, and persons engaged in the development, production, or distribution of materials for this Contest (collectively, the "Contest Parties") and the immediate family members (i.e., parent, child, sibling, and spouse) of each and/or persons living in the same household of such individuals (whether related or not) are not eligible to participate in the Contest. Vendors, contractors, consultants, or other individuals or entities that currently provide or have provided services to TVFCU may be deemed ineligible if, in TVFCU's sole discretion, their relationship with TVFCU presents an actual or perceived conflict of interest or could compromise the fairness or integrity of the Contest. This contest is subject to all applicable federal, state, and local laws and regulations, and is void in all geographic locations where prohibited by law.

3. GRANTS:

During 2027, TVFCU will conduct three separate Idea Leap Grant Contests: one for the Chattanooga Region, one for the Ocoee Region, and one for the Northwest Georgia Region. Each contest is open only to eligible businesses located within the applicable TVFCU field of membership for that region.

Businesses may submit only one application and compete in the region where they conduct most of their business operations. TVFCU reserves the right, at its sole discretion, to determine an applicant's appropriate region and to reassign an application to a different region if necessary.

For all three areas, there will be five (5) Winners: one (1) Grand Prize will receive a U.S. \$50,000.00 Grant; one (1) First Prize will receive a U.S. \$20,000.00 Grant; three (3) runners-up will each receive a U.S. \$10,000.00 Grant.

For the Chattanooga area, winners will be required to meet with a Technical Assistance Provider, or TVFCU-designated Pitch Coach, as determined by TVFCU, at least once to qualify. Technical Assistance providers are Launch Chattanooga, Tennessee Small Business Development Center (Chattanooga State), SCORE, The Urban League of Greater Chattanooga, Chattanooga Area Chamber of Commerce, and UTC's Veteran Entrepreneurship Program.

For the Ocoee area, winners will be required to meet with a Technical Assistance Provider or a TVFCU-designated Pitch Coach, as determined by TVFCU, at least once to qualify. Technical Assistance providers are Tennessee Small Business Development Center (Cleveland State), SCORE, or another provider to be determined by TVFCU.

For the Northwest GA area, winners will be required to meet with a Technical Assistance Provider or TVFCU Pitch Coach, as determined by TVFCU, at least once to qualify. Technical Assistance providers are the UGA Small Business Development Center, SCORE, or another provider to be determined by TVFCU.

4. HOW TO ENTER:

To enter the Contest, Entrants ("Entrants") are required to complete and submit a written application (available on the TVFCU Website) no later than 5 p.m. Monday, October 26, 2026. Details for application submission are available via an email request to Idea.leap@tvfcu.com or the TVFCU Website. All Finalists will be required to participate in a final pitch presentation before the TVFCU Grants Advisory Committee. Finalists in the Chattanooga Region will participate in a live, in-person Pitch Night during National Small Business Week 2027. Finalists in the Ocoee and Northwest Georgia Regions will participate in pre-recorded pitch presentations, which will be conducted approximately one week prior to National Small Business Week 2027 and aired during National Small Business Week. Specific dates, times, and presentation requirements will be provided to all Finalists by TVFCU. An existing TVFCU account is not required to enter the contest; however, all Grants will be paid via a Direct Deposit into a TVFCU Business Account. Entrants will be required to include the following information:

- i. Name of Business
- ii. Name of Business Owner / Authorized Agent
- iii. Phone Number
- iv. Position/Title at Business
- v. Email Address
- vi. Street Address
- vii. City
- viii. State
- ix. Zip
- x. All information for verification of membership eligibility and Grant eligibility
- xi. Company financial statements for year-end 2026 or 2025 (Quarterfinalist only) and/or other financial information deemed necessary on a case-by-case basis.)
- xii. Business website or primary website where goods or services are offered to the public (i.e., Etsy store, Facebook page)
- xiii. Social media sites for the business

Entrants will be further required to provide responses to a set of narrative-based questions in the application. The response to these questions will be in length as designated.

All entries are subject to approval by TVFCU, in TVFCU's sole discretion. Entrants will receive a confirmation email of their submission upon full completion of the entry requirements. Entries are subject to disqualification at any time, including after initial approval.

Except where prohibited, entry in the Contest constitutes each Entrant's consent to the publication of her/his/its name, organizational information, and completed Entry, including the Digital Image (to the extent applicable), in any media for any commercial or promotional purpose (including, without limitation, the Internet) by TVFCU, without compensation.

By entering the Contest and providing an email address, each Entrant grants TVFCU express permission to send Entrant emails related to the Contest, including, but not limited to, notification of Finalists, Winners, and a follow-up email to gather feedback regarding the Contest to be used in the planning and design of future Contests. Limit: one (1) entry per business.

5. DIGITAL IMAGERY/CONTENT:

Digital images (if submitted), company logos, and PowerPoint files must be provided in the formats and sizes specified by TVFCU at the time of request. . If any digital image contains any material or elements that are not owned by the Entrant and/or are subject to the rights of third parties, and/or if any persons appear in the image, the Entrant is responsible for obtaining, prior to submission of the photograph, any and all releases and consents necessary to permit the exhibition and use of the image in the manner set forth in these Official Rules. If any person appearing in any photograph is under the age of majority in their state/province/territory of residence, the signature of a parent or legal guardian is required on each release.

If a professional image is submitted, Entrant is responsible for securing usage rights from the photographer to reproduce, distribute, display, and create derivative works of the image by TVFCU in connection with the Contest and promotion of the Contest, in any media now or hereafter known.

Upon TVFCU's request, each Entrant must be prepared to provide (within seven (7) calendar days of receipt of TVFCU's request) such signed release from all third parties who (a) appear in the photograph or (b) whose owned content appear in the photograph submitted, authorizing use by TVFCU and its licensees ("Authorized Parties") in accordance with these Official Rules. Failure to provide such releases upon request may result in disqualification at any time during the Contest.

Applicants may not include images, videos, testimonials, endorsements, or other promotional content featuring current TVFCU employees, members of the TVFCU Board of Directors, Supervisory Committee, TVFCU Grants Advisory Committee, or contest judges as part of their application or pitch presentation. If prohibited content is identified, TVFCU may, at its sole discretion, require the applicant to edit or remove the content prior to judging or may deem the application ineligible and disqualify the applicant from the competition.

6. Selection Process:

The TVFCU IDEA LEAP Grant Advisory Committee or its designee will review all entries to identify all qualifying entries. Upon identifying all qualifying entries, the TVFCU IDEA LEAP Grant Advisory Committee will reduce the total qualifying entry pool to a group of twenty (20) quarterfinalists for each region. Each quarterfinalist will submit a no more than 5-minute video for consideration to move into the Semifinalist round. **Any video submission that exceeds 5 minutes is subject to a point(s) reduction in the scoring model or may be disqualified.** Entrants that do not qualify or are eliminated at this stage will be notified via email or other method as directed by the TVFCU IDEA LEAP Grant Advisory Committee or its designee.

For all three regions, ten (10) semifinalists will be selected from the twenty (20) Quarterfinalists. All Quarterfinalists will be required to provide their 2026 and/or 2025 year-end financial information and/or other information as deemed necessary. All semifinalists will be notified by email or other method by the TVFCU Grant Advisory Committee of their selection into the Semifinalist round. The

semifinalists will then participate in a site visit of their business, either in person or virtually, as deemed appropriate by the TVFCU Grant Advisory Committee.

For all three regions, the final round will include a total of five (5) Finalists, four (4) selected by the TVFCU Grant Advisory Committee and one (1) Finalist selected by an open public vote via TVFCU social media. This finalist will also be scored by the TVFCU Idea Leap Grant Advisory Committee.

People's Choice Voting: Contestants are prohibited from soliciting votes via promises of remuneration for votes, using automated tools to generate votes, or voting on behalf of a third party.

For all Regions, the deadline for meeting with the TVFCU designated Pitch Coach is April 20, 2027. Failure to comply with this requirement will result in a deduction in point(s) and/or in disqualification from the contest.

7. APPLICATION AND JUDGING TIMELINE:

- Application Period: Friday, September 25, 2026 – Monday, October 26, 2026 (5:00 p.m. ET)
- Quarterfinalist Selection: Tuesday, October 27 – Friday, December 4, 2026
- Quarterfinalist Announcement: Monday, December 7, 2026
- Quarterfinalist Video Submission: Monday, December 7 – Monday, December 28, 2026 (5:00 p.m. ET)
- Semifinalist Selection: Tuesday, December 29, 2026 – Monday, January 25, 2027
- Semifinalist Announcement: Friday, January 29, 2027
- Semifinalist Site Visits: Monday, February 8 – Friday, March 26, 2027
- People's Choice Voting: Monday, March 29 – Friday, April 2, 2027 (4:45 p.m. ET)
- People's Choice Winner Announcement: Monday, April 5, 2027
- Top Five Finalists Announcement: Tuesday, April 6, 2027
- Local 3 Walkthrough (NWGA & Ocoee Finalist Only): Tuesday, April 13, 2027 (10:15)
- Pitch Coaching Deadline: Tuesday, April 20, 2027
- Digital Materials Due: Wednesday, April 21, 2027
- Ocoee Pitch Recording (News 3) – Tuesday, April 27, 2027 ***Subject to change***
- NWGA Pitch Recording (News 3) – Thursday, April 29, 2027 *** Subject to change***
- NWGA Live Show: Monday, May 3, 2027
- Ocoee Live Show: Tuesday, May 4, 2027
- Chattanooga Walkthrough: Wednesday, May 5, 2027
- Chattanooga Pitch Night: Thursday, May 6, 2027

The TVFCU IDEA LEAP Grant Advisory Committee reserves the right to change dates as needed.

The Grant Advisory Committee will consist of one (1) senior staff member from TVFCU and at-large representatives (number to be determined by the TVFCU Grant Advisory Committee) that live or work in TVFCU's 17-county community. Non-TVFCU employees on the Grant Advisory Committee are acting as agents of TVFCU; all rights and limitations of agents reflected herein are applicable to the non-TVFCU employee members of the Grant Advisory Committee.

8. GRANT ACCEPTANCE AND TAX LIABILITY:

Grants are non-transferable. By accepting a Grant, each Winner acknowledges compliance with these Official Rules. All federal, state, local, or other tax liabilities arising from this Contest are the sole responsibility of each Winner, respectively. Limit of one Grant per Entrant. All other expenses relating to acceptance of a Grant, including but not limited to taxes and any other expenses not specified herein, are the sole responsibility of each Winner. Grant conditions may be added or modified by TVFCU, in its sole discretion.

Acceptance of a Grant constitutes permission for TVFCU and its designees to use each Winner's name, photographs, entry material, other likenesses, and biographical information for advertising, promotional, or trade purposes, including but not limited to online announcements, in commerce, and in all media worldwide, without limitation or additional compensation, except where prohibited by law.

A Winner may waive its right to receive the Grant. The Grant is non-assignable and non-transferable. No substitutions may be made by the Winner. TVFCU will not withhold taxes from any award. Prior to receiving the Grant, Winners must execute a W-9 tax form verifying their tax identification number. Payment of federal, state, and local taxes and fees due, if any, are the sole responsibility of the Winner. Winners may be required, as instructed by TVFCU, to complete and sign (i) an affidavit of eligibility/liability certifying that such Winner has complied with the Official Rules of the Contest, and (ii) a liability and publicity release (except where prohibited by law). Failure to sign and return any of these documents or to comply with any term or condition of these Official Rules may result in a Winner's disqualification, the forfeiture of its interest in the Grant, and, at TVFCU's discretion, the presentation of the Grant to a substitute recipient. A Grant not won and/or claimed by a Winner and not awarded to a substitute recipient by TVFCU in accordance with these Official Rules will remain the property of TVFCU.

9. DISQUALIFICATION:

TVFCU reserves the right, in its sole discretion, to disqualify any Entrant at any time that it finds to be tampering with the entry process or the Contest; to be acting in violation of these Official Rules; or to be acting in an inappropriate or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person.

Submitted Entries must be consistent with TVFCU mission, strategy, and values, and TVFCU reserves the right, in its sole discretion, to reject and/or disqualify any entries at any time that

TVFCU deems to be hateful, slanderous, libelous, violent, obscene, defamatory, discriminatory (based on age, race, gender, religion, national origin, physical disability, sexual orientation, or political affiliation), profane, offensive, lewd, sexually explicit, pornographic, false, misleading, deceptive, self-mutilating (e.g., relating to murder, the sale of weapons, cruelty, abuse, etc.), illegal (computer hacking, underage drinking, etc.), threatening, harassing, or otherwise inconsistent with its standards, audience expectations, or reputational interests, or that contain images, words, or symbols widely considered offensive to individuals of a certain race, gender, ethnicity, religion, sexual orientation, or socioeconomic group, or that TVFCU believes may violate any applicable law or regulation or the rights of any third party or may subject the contest, TVFCU, or TVFCU's advertisers, clients, or members to controversy, negative publicity, scorn, or ridicule. For purposes of this paragraph, Submitted Entries include content on the Entrant's website and social media sites.

Should TVFCU determine, in its sole discretion, that any announced winner has violated any of the prohibitions contained in these Official Rules or should be disqualified for any other reason, TVFCU shall have no obligation to award a Grant to such Entrant.

As a condition of entry, TVFCU reserves the right to conduct a background check on any potential finalist and/or winner and reserves the right, in its sole discretion, to disqualify any Entrant based on such background check if, in its sole discretion, TVFCU determines that awarding the prize to such Entrant might reflect negatively on TVFCU's image and/or reputation.

10. GENERAL RELEASE/LIMITATION OF LIABILITY:

By participating in the Contest, each Entrant releases and holds TVFCU, its affiliate companies, and each of their directors, officers, employees, representatives, and agents harmless from and against any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Contest or with the acceptance, possession, use of, or defect in any Grant (including, without limitation, claims, costs, injuries, losses, or damages related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light).

TVFCU is not responsible for any incorrect or inaccurate information, whether caused by technical or human error or otherwise, which may occur in the processing of entries in this Contest or in the running of this Contest. TVFCU will not be responsible for typographical, printing, or other errors in these Official Rules or in other materials relating to the Contest.

If for any reason, the Contest is not capable of running as planned, including but not limited to by reason of fraud, computer virus, worms, bugs, tampering, unauthorized intervention, technical limitations or failures, human error, mistake, or any other cause that, in the sole opinion of TVFCU, could compromise, undermine, corrupt, or otherwise affect the security, integrity, fairness, administration, or proper conduct of this Contest, TVFCU reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Contest at any time and without notice.

Notwithstanding anything set forth above, to the extent that the preceding release is determined by a tribunal of competent jurisdiction to be invalid, unenforceable, or void for any reason, each

Entrant agrees that, to the fullest extent permitted by law:

- (i) any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any awards awarded, shall be resolved individually without resort to any form of class action;
- (ii) any claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred by such Entrant, but in no event attorney's fees and no greater than \$100; and
- (iii) under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, incidental, punitive, or consequential damages.

11. CONSTRUCTION, WAIVER, AND DISPUTE RESOLUTION:

The construction, validity, interpretation, and enforceability of these Official Rules, and all issues and questions relating thereto, along with the rights and obligations of all Entrants and of TVFCU, shall be governed by, and construed in accordance with, the laws of the State of Tennessee, without giving effect to any choice of law or conflict of law rules or provisions.

In the event that any provision is determined to be invalid or otherwise unenforceable, such determination shall not affect the validity or enforceability of any other provision, and these Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision were not contained therein.

All disputes shall be submitted to the TVFCU Grant Advisory Council in writing (at the address listed below). All decisions by TVFCU are final.

Any specific waiver of any obligation hereunder by TVFCU does not constitute a general waiver of that obligation nor of any other obligation of Entrant. Any dispute concerning this Contest shall be submitted to binding arbitration in Hamilton County, Tennessee, within one (1) year from the date that the cause of action arose (or, if multiple causes of action are involved, from the date that the first cause of action arose), with such arbitration conducted pursuant to the then-prevailing rules of the American Arbitration Association. To the fullest extent permitted by law, no arbitration brought pursuant to these Official Rules shall be joined to any other arbitration initiated pursuant to these Official Rules.

12. COPYRIGHT:

By participating in the submission process for this Contest, the Entrant grants to TVFCU and affiliated companies an exclusive, assignable, royalty-free, and irrevocable right and license to edit or otherwise use all materials submitted by Entrant in connection with the Contest, in whole or in part, for any purpose and in any manner or media (including, without limitation, the Internet) now known or hereafter devised, throughout the world in perpetuity, and to license others to do so, without notice and without compensation, royalty, accounting, liability, or obligation of any kind to any Entrant.

Each Entrant further agrees that it will use its best efforts to have its employees, consultants, volunteers, officers, and directors sign any additional licenses or releases that TVFCU may require.

BY SUBMITTING SUBMISSION MATERIALS, ENTRANTS EACH ACKNOWLEDGE THAT THE SUBMISSION MATERIALS, AND ANY OTHER MATERIALS SUBMITTED IN CONNECTION WITH THIS PROGRAM, MAY BE POSTED ON TVFCU'S WEBSITE(S) AND SOCIAL MEDIA PLATFORMS, IN TVFCU'S SOLE DISCRETION.

TVFCU reserves the right to edit the submission materials and other materials prior to posting them to the website in its sole discretion.

13. WINNERS LIST:

The names of the Winners may be obtained following the end of the Contest on or before May 15, 2027, by visiting tvfcu.com.

14. SPONSOR/ADMINISTRATOR:

Sponsor: Tennessee Valley Federal Credit Union; P.O. Box 23967, Chattanooga, TN 37422.
Attention: Business and Commercial Services/IDEA LEAP Grant.
Email: Idea.leap@tvfcu.com