

*NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. The Sweepstakes is open to anyone 18 years of age or older during the duration of the contest who has enrolled in HarborOne U and completed the Financial Wellness Checkup. Void where prohibited or otherwise restricted by law. All federal, state and local laws and regulations apply. Prize will be awarded only if the winner complies with all official rules. In the event that HarborOne believes that any portion of this contest has been compromised, corrupted or impaired, HarborOne reserves the right at its sole discretion to modify, suspend or terminate the contest. Employees, directors, agents of HarborOne Bank, its parents, subsidiaries, advertising agencies and promotional agencies, as well as family and household members of the same, shall be ineligible to participate in the contest and shall be ineligible for any prize covered herein.

Time Period: The contest takes place through the following dates: April 24 – December 31, 2025

- **How to Enter:** Enroll in HarborOne U with your full name and email address and complete the Financial Wellness Checkup. A total of three (3) winners will be chosen at random, one (1) at the end of each quarter, 6/30/25, 9/30/25 and 12/31/25 and notified by email by the 7th of the following month. One entry per person. Prize will be awarded to winner by 7/11/25, 10/11/25, 1/11/26.
- **Alternate Method to Enter:** You can also enter by sending a postcard with your name, address, email address and phone number to the following address: HarborOne Bank, Attn: Marketing Dept., P.O. Box 720, Brockton, MA 02303-0720. Postcard entries must be postmarked by 6/30/2025, 9/30/25 or 12/31/25 and received by 7/7/25, 10/7/25 and 1/7/25.
- HarborOne reserves the right to modify, suspend or terminate the promotion at any time.

Release: All entrants release HarborOne Bank, its parents, subsidiaries, successors and assigns, and each of their directors, employees, officers, clients and agents, including without limitation, its advertising and promotion agencies, from any and all claims, 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 activities. HarborOne, in its sole discretion, reserves the right to disqualify any person tampering with the entry process or otherwise in violation of the rules. By entering the contest, entrant grants HarborOne Bank unlimited use of photographs, videos, likeness, and images from the contest for use in HarborOne marketing communications.