

LendNation Official Survey Rules

1. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION. A purchase, payment, use of service, or referral will not improve your chances to win.
2. ELIGIBILITY: This promotion is open only to legal residents of the states in which LendNation operates who are 18 years of age or older as of the date of entry. Employees and contractors of QC Holdings, LLC, QC Financial Services, LLC, QCFS East, LLC, and QC Financial Services of Texas, LLC, each of which operates under dba LendNation ("Sponsor"), its parent company, subsidiaries, and affiliates and their immediate families and household members are not eligible to enter or win. Subject to all applicable Federal, state and local laws. Void where prohibited.
3. HOW TO ENTER: NO PURCHASE NECESSARY TO ENTER. The survey begins on the opening of business on April 20th, 2026, and ends at the close of business on May 20th, 2026 (the "Contest Period"). You will be entered into the survey drawing one (1) time by completing the survey at [LendNation Customer Survey](https://qcholdings.qualtrics.com/jfe/form/SV_b7rI0Bz39d1NzCK) (https://qcholdings.qualtrics.com/jfe/form/SV_b7rI0Bz39d1NzCK). Entries must be received by May 20th, 2026. By participating in this promotion, you agree to follow these Official Survey Rules. By accepting a prize, you give us permission (except where prohibited) to use your name, likeness, and statements for publicity purposes without additional compensation.
4. WINNER SELECTION: A drawing will occur and one prize winner will be selected in a random drawing of all eligible entries received. The drawing will be conducted by Sponsor whose decision is final and binding. The winner will be notified by email within one week of drawing. If a potential winner cannot be reached after a reasonable effort within three (3) business days from the first notification attempt, the person will be disqualified, with an alternate selected.
5. PRIZE: One \$250 VISA gift card.
6. ODDS: The odds of winning are one divided by the total number of entries received. There is no cash prize. Within two weeks of notice of winning and winner's acknowledgement, the prize will be mailed to the winner at the address provided. Any costs associated with receiving the prize are the responsibility of the respective winner.
7. GENERAL RULES: By participating in this promotion, each entrant accepts and agrees (i) to be bound by these Official Rules and the decisions of the Sponsor and judges, which shall be final and binding in all respects, (ii) to release Sponsor, and its parents, subsidiaries, affiliates (including, without limitation, QC HOLDINGS, LLC) and advertising and promotion agencies, and the respective directors, officers, employees, members, successors, assigns, and agents of the foregoing from any and

all liability of any injuries, losses, or damages of any kind caused by participating in this promotion or resulting from acceptance, or use/misuse of the prize; and (iii) to complete an affidavit of Eligibility and Liability/Publicity Release (where permitted) and return them within ten (10) days to sponsor. Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the contest.

8. DISPUTES: Each entrant agrees that: (1) any and all disputes, claims, and causes of action arising out of or in connection with this promotion, or any prizes awarded, shall be resolved individually, without resorting to any form of class action, and any judicial proceedings shall take place in arbitration using the American Arbitration Association (AAA) rules and procedures and with such arbitration being held within the state of Kansas; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this promotion, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the promotion, shall be governed by, and construed in accordance with the laws of the State of Kansas, without giving effect to any choice of law or conflict of law provisions that would cause the application of the laws of any jurisdiction other than the State of Kansas (whether the State of Kansas' application of the laws of another jurisdiction or any other jurisdiction's application of the laws of a jurisdiction other than Kansas).
9. LIMITATION OF LIABILITY: Under no circumstances will any participant be permitted to obtain awards for, and participants hereby waive, all rights to claim punitive, incidental, consequential, or any other damages whatsoever. In no event shall Sponsor or its related entities (including, without limitation, QC HOLDINGS, LLC) be liable to any entrant or winner for damages that exceed the value of the prize to be awarded to any individual entrant in this promotion.
10. SURVEY RESULTS/WINNER LIST: To learn the results of the survey (available one week after drawing), send a self-addressed stamped envelope to QCHI, Attn: Marketing, 8208 Melrose Drive, Lenexa, KS 66214. Requests must be received within one calendar month from the end of the Contest Period.