OFFICIAL SCHOLARSHIP RULES

Of the 20th Annual
Create-A-Greeting-Card
Scholarship Contest

SPONSOR. The Contest is sponsored by Prudent Publishing Company, Inc./Gallery Collection, 400 North Frontage Road, Landing, NJ, 07850 (the "Sponsor").

ELIGIBILITY.

1. This contest is open to all high school, college and university students enrolled during the time period of the contest in an academic program designed to conclude with the awarding of a diploma or a degree.

2. This contest is open to legal residents of the fifty (50) United States and the District of Columbia, as well as American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, and Puerto Rico. International students who have a student visa to attend school in the United States are considered legal residents and eligible.

3. Applicants must be 14 years of age or older at the time of entry, unless prohibited by law.

4. Employees of Sponsor, their family members, and persons living in the same household as employees, or their family members are not eligible.

5. No purchase is necessary to enter the Create-A-Greeting-Card Scholarship: gallerycollection.com's annual $10,000 contest to create a Christmas card, holiday card, birthday card or all-occasion greeting card.

6. Void where prohibited by law. The Contest is governed by U.S. law and is subject to all applicable federal, state, and local laws and regulations.

7. One application allowed per person. If it is determined that a person has entered with more than one identity, all of that person's entries will be disqualified.

8. No prize will be awarded to applicants who do not meet the eligibility requirements. All information on the application must be accurate and complete.

TIMING. The Contest begins at 12:01:00 a.m. Eastern Time ("ET")
July 8, 2026, and ends at 11:59:59 p.m. ET, March 8, 2027. Applications submitted after March 8, 2027, are not eligible. Incomplete submissions or submissions sent outside the Contest Entry Period will not be considered.

AGREEMENT TO OFFICIAL RULES. Participation in the Contest constitutes applicant's full and unconditional agreement to and acceptance of these Official Rules. By entering the Contest, applicant warrants that the submission is an original work, has not been previously published or won any award, and that applicant is aware of no conflicting rights in the submission including but not limited to copyright or other intellectual property right as further identified below in the section entitled "No Infringement." Applicants agree that Sponsor, its affiliates, parents, subsidiaries, agents or contractors and their employees, officers and directors shall not be liable for injury, loss or damage of any kind resulting from participating in this Contest.

ORIGINALITY; NO INFRINGEMENT. All designs or photographs must be the original work of the applicant. All applicants represent, state, and agree that their Contest submission will not infringe upon the intellectual property rights of any third party, including by way of example and not by limitation, any copyright, trademark or patent rights belonging to any third party. Plagiarism in any form will result in disqualification.

Art generated using programs such as artificial intelligence or similar synthetic media programs are prohibited and will be disqualified. Entrants may only submit their own original artwork that they created. By submitting your artwork, you affirm that No AI-generated content has been used.

PUBLICITY; USE OF NAME AND LIKENESS. Except where prohibited by law, entry in the Contest constitutes each applicant's consent to the Sponsor's use of his or her name, city and state of residence, entry, likeness, photograph, and image for advertising, publicity, and promotional purposes in any media, online or offline, without further permission, consent, payment or other consideration.

USE OF DESIGNS AND PHOTOGRAPHS. All non-winning designs and photographs submitted remain the property of the applicant. Prudent Publishing Co, Inc. shall have the right to use said designs and photographs for publicity or as content in any media, online or offline, without further permission, unless prohibited by law. Notwithstanding these rights, should the Sponsor wish to publish a non-winning entry as a greeting card, it will compensate the applicant (assuming agreement is reached). In such a case, if agreement is not reached, the applicant would be able to prevent the Sponsor from publishing the non-winning entry as a greeting card.

The winning entry, once determined, shall become the exclusive property of Prudent Publishing Co, Inc. and may be used for publicity, publication, or as content in any media, online or offline, without further permission, unless prohibited by law.

All original artwork including but not limited to digitally uploaded images, original photographs, paintings, drawings and otherwise submitted material will not be returned to the entrant. The one exception to this rule is as follows: The Sponsor will return original artwork it has requested from a potential winner who does not in fact become the winner.

ONLINE ENTRY ONLY. Contest participants should register on the https://www.gallerycollection.com/ website. Look for the scholarship page on the site and complete the online application. Or, navigate directly to www.gallerycollection.com/greeting-cards-scholarship The online application must include an original work of art or photograph, the applicant's first and last name, date of birth, phone number, mailing address, e-mail address, grade level, student ID #, name of school currently attending and school's website address. The contest is limited to one entry per person. If a person enters multiple times, all of their entries will be disqualified.

JUDGING CRITERIA; OVERALL AWARDS. There will be one (1) Scholarship Prize of $10,000 awarded (referred to as "the Scholarship"). The Sponsor employs several experts in the area of Greeting Card Designs. A panel of objective judges selected by the Sponsor will go through the entries on a monthly basis and select approximately 100 designs per month that will be posted to www.GalleryCollection.com for voting. (Not every design is chosen to be posted for voting.)

Voters will be able to vote once per day.

The top ten (10) designs with the most votes will automatically move onto the finalist round.

In addition to the top 10 entries from each month with the most votes from our voting page, the panel of Judges will also have the opportunity to "save" at least one (1) additional design per month to move onto the finalist round.

After the Submission Period Ends the top 5 entries with the most votes received from the monthly voting sessions along with five (5) entries that the panel of judges have selected will be the official Top ten (10) finalists.

The panel of judges will then select a winner from the top 10 finalists.

The panel of judges will score all eligible Contest Entries based on the Judging Criteria below and will select the Scholarship recipient on or about April 30, 2027, at Prudent Publishing Company, Inc., 400 North Frontage Road, Landing, NJ 07850. The decision of the judges is final. The following Judging Criteria will be used to determine the Scholarship recipient:

1. Overall aesthetic appeal
2. Quality of execution
3. Creativity and Originality
4. Successful incorporation of design elements
5. Appropriateness for use as a greeting card
6. Attractiveness to Gallery Collection's corporate and consumer customers
7. Suitability as a design in Prudent's Gallery Collection greeting card line (see www.gallerycollection.com website for current designs)

Non-binding user voting may be taken into consideration when determining the final Winner.

The use of automated, programmed, robotic, third-party software or website to enter or vote is prohibited and individuals engaging in such practices will be disqualified

NOTIFICATION OF WINNER. The Winner will be notified on or about April 30, 2027. The Winner will also be announced on the Prudent Publishing Company, Inc. website (www.gallerycollection.com) on or about May 14, 2027.

PRIZE AND AWARD. Scholarship Prize: The applicant with the winning entry will receive a cash scholarship of $10,000.00. If the Winner is enrolled in an educational institution, the $10,000 Scholarship will be paid directly to the institution so far as is necessary to complete payment of the Winner's tuition, fees, and books and supplies expenses. Any remainder of the $10,000 scholarship will be paid directly to the Winner. Where the Winner is a minor, the Scholarship will be awarded to the Winner's parent or guardian, as custodian for the Winner, or to his or her educational institution as above if the parent or guardian so prefers. No substitution or transfer of prizes is permitted. Any taxes due on the Scholarship prize or any other prizes awarded are the sole responsibility of the Winner and/or his or her parent or guardian. Sponsor will issue an appropriate 1099 form to the Winner (or his or her parent or guardian).

Payment of awards will be contingent upon receipt of verification that the applicant meets all of the eligibility requirements.

We reserve the right to announce monthly finalist(s) and award additional prizes. The prizes, or amounts of the prizes, not yet determined.

All scholarships and any additional prizes are awarded without regard to race, sex, sexual orientation, religion, age, or national origin.

GENERAL TERMS AND CONDITIONS. Winning is contingent upon fulfilling all requirements of these Official Rules and Sponsor's decisions as to the administration of the Contest and prize awards are final. Sponsor will notify the potential Winner on or about April 30, 2027 in accordance with the information provided by applicant in the Contest entry. In the event that an applicant's telephone number or address changes, it is applicant's responsibility to notify Sponsor of such change. The potential Winner, or where the potential Winner is a minor, the potential Winner's parent or guardian, must sign and return (1) an Affidavit of Eligibility and a Publicity/Liability Release (except where prohibited by law) and (2) the original artwork and/or a hi-resolution layered digital file or a hi-resolution file plus an accompanying sketch within seven (7) days of receipt of those documents or the prize may be forfeited. In the event that any prize notification is undeliverable, Sponsor is unable to contact a potential winner, or response

to a prize notification is not received within seven (7) days of its issuance, the prize may be forfeited. Where a prize is forfeited, the applicant with the next best overall design qualifications in accordance with the Judging Criteria will be chosen as an alternate Winner.

Because this is a Contest of skill, the odds of winning depend upon the quality and eligibility of the submissions received, as well as the number of entrants. Sponsor reserves the right, in its sole discretion, to cancel, modify or suspend the Contest should fraud, technical failures, or any other factors beyond the reasonable control of Sponsor impair the integrity of the Contest, as determined by Sponsor in its sole discretion. ***By entering the contest, entrant agrees to release and hold harmless sponsor, its parent, subsidiaries and affiliated companies, officers, directors, employees and agents from and against any and all claims, causes of action and/or liability for any injuries, illness or death, loss or damage of any kind arising from or in connection with participation in and/or entry into the Contest or receipt or possession, use or misuse of any prize or element thereof.*** Sponsor, its respective affiliates, parents, subsidiaries, agents and employees are not responsible for late, lost, illegible, incomplete, stolen, misdirected, illegitimate, or any other error whether human, mechanical or electronic.

PRIZE WINNERS AND OFFICIAL RULES. A copy of these Official Rules and the Winner's name may be obtained by visiting www.gallerycollection.com/greeting-cards-scholarship, or by sending a self-addressed, stamped envelope to: "Prudent Publishing Create-A-Greeting-Card Scholarship", 400 North Frontage Road, Landing, NJ 07850. Contest results will be available after May 14, 2027. Requests must be received by May 25, 2026.

CREATE-A-GREETING-CARD GUIDELINES: Prudent Publishing Company, Inc has been a publisher of premium, personalized greeting cards for over 90 years. Our Gallery Collection© lines of Holiday and All-Occasion cards are sold through our direct mail catalogs and website only and are targeted to a corporate clientele. Our cards are of the highest quality, using rich paper, heavy embossing and foil stamping.

1. GENERAL

- Please note any design receiving a Scholarship Award from Prudent Publishing, becomes the exclusive proprietary property of Prudent Publishing and cannot be copied, reproduced, or given to any other parties without our expressed written permission. All such information/material supplied and/or produced shall be kept in confidence. Once a design is accepted by Prudent Publishing for a Scholarship Award, Prudent Publishing will own sole reproduction rights, in any medium, and you will be required to sign a copyright assignment relinquishing all right to the design.
- Most of our designs are produced in a 5 1/2" x 7 7/8" format. While each entry does not need to be submitted in that exact size, it should be proportional to those dimensions. Entries should not exceed 16" x 23".
- Most designs or photographs are horizontal.

•All designs are tested extensively. Many different stocks, foils, colors, type solutions and cropping variations are explored on each design.
•Once a design is produced for publication, credit to the artist is only given in our catalog and website. A standard Gallery Collection© credit line appears on the card itself.
•Create-A-Greeting-Card scholarship contest may also be known by other names: Create-A-Holiday Card, Create-A-Christmas Card, Create-A-Birthday Card.
•Any type of greeting card design can be entered regardless of the contest name.

2. SUBMISSIONS FOR ENTRY

•**Online entry Only:** Please visit www.gallerycollection.com and look for the scholarship link at the top of the page or navigate directly to www.gallerycollection.com/greeting-cards-scholarship Fill out the entry form and upload artwork or photograph in JPEG (.jpg) format. Maximum file size is limited to 15 megabytes.

- Questions about the Scholarship Contest can be addressed by email to scholarshipadmin@gallerycollection.com