

NONDISCLOSURE AGREEMENT

Sponsor: Regions Bank (“Sponsor”)

Contest: 2025 Regions Bank of Ideas Challenge (the “Contest”)

University: The University of Mississippi at Oxford (“Ole Miss”) or Mississippi State University at Starkville (“MSU”), as stated in the signature area below (the “University”)

Return Deadline: September 29, 2025 at 11:59:59 PM (CT) (the “Return Deadline”)

University Preliminary Round Competition: Late October 2025 at a designated location on the University campus (the “University Preliminary Round Competition”)

The Contest consists of a business plan presentation (a “Business Plan Presentation”) competition between teams of undergraduate students (“Teams”) from Ole Miss and MSU. Teams must consist of at least one (1) eligible student, and may include up to a total of five (5) eligible students, all of whom must be enrolled at the same institution.

In order to be eligible to participate in the Contest as a member of your Team, you must complete, sign and return this Nondisclosure Agreement (the “NDA”) and the Release Agreement.

You must be at least eighteen (18) years of age to participate in the Contest. If you are a resident of Mississippi, and under twenty-one (21) years of age, you are considered a “Minor,” and you must also have your parent or legal guardian sign this NDA.

The NDA must be fully completed, signed and returned (via email) by the Return Deadline by emailing a copy of the fully completed and signed NDA to bankofideas@regions.com. ***In the event that you fail to return a completed and signed NDA (and Release Agreement) by the Return Deadline, you will be disqualified and will not be permitted to participate in the Contest.***

I, the undersigned, am a Team Member of the Team listed below. I am submitting this NDA on behalf of myself and my Team, with the understanding that it will be relied upon to determine my eligibility and my Team’s eligibility in the Contest.

By entering this Contest, I (and my parent or legal guardian if I am a Minor), may receive or have access to certain confidential information of Sponsor and/or its affiliates in the course of participating in the Contest. Sponsor desires to provide for the non-disclosures and security of such confidential information. For good and valuable consideration, the sufficiency of which is hereby acknowledged, I agree as follows:

1. All information disclosed by Sponsor, including, without limitation, information about Sponsor’s business practices, accounts, services, software, products, platforms, and tools, is “Confidential Information.” I will not disclose the Confidential Information without Sponsor’s prior written consent; provided however, that Confidential information does not include information which (i) is now or becomes generally known or available by publication, commercial use or otherwise, through no fault of mine, (ii) is known by me at the time of disclosure, (iii) is independently developed by me without use of Confidential Information, (iv) or is lawfully obtained by me from a third party without violating a confidentiality obligation. I shall not use Confidential Information for purposes other than the Contest.

2. I understand and acknowledge that Sponsor owns all Confidential Information and is not granting me a license or other rights hereby. All information is provided “as is” and without any warranty, express, implied, or otherwise, regarding its accuracy or performance. I will not copy, maintain or use the Confidential Information except as part of the Contest.

3. I agree that unauthorized disclosure or use of Confidential Information would cause irreparable harm and significant injury to Sponsor which may be difficult to ascertain. Thus, I agree that Sponsor shall have the right to seek and obtain immediate injunctive relief from breaches of this NDA in addition to other rights and remedies it may have.

4. Sponsor has no obligation to treat any information or materials you submit as part of the Contest as confidential, proprietary, or protected, even if you request it to be.

5. This NDA shall be governed by and construed and enforced in accordance with the laws of the State of Alabama without regard to conflicts of law provisions thereof. The federal and state courts in Birmingham, Alabama shall have exclusive jurisdiction to adjudicate any dispute arising out of this NDA and each I hereby irrevocably submit to the jurisdiction of such courts, consent to the personal jurisdiction and venue of such courts and waive any and all objections thereto that I now have or may have in the future. This NDA contains the entire understanding of the parties hereto with respect to the matters contemplated hereby and cannot be amended except in writing and signed by all parties.

I declare that all information I submit in this NDA is true and correct. I attest that I have read and understand all of the foregoing provisions of this NDA, prior to its execution, and agree to be bound by them.

Team Information

Team Name: _____

University: _____

Team Member Names:

My name: _____

Team Member #2: _____

Team Member #4: _____

Team Member #3: _____

Team Member #5: _____

My Information/Signature:

Signature: _____

Address: _____

Print Name: _____

City, State, Zip: _____

University: _____

Email: _____

Date of Birth: _____

Telephone: _____

Date: _____

Parent/Legal Guardian Information/Signature – The individual signing above is a “Minor,” and I affirm that I am the parent or legal guardian of said individual and have legal right to consent to this Release Agreement on said person’s behalf:

Signature: _____

Email: _____

Print Name: _____

Telephone: _____

Address: _____

Date: _____

City, State, Zip: _____