

LOWVELO FUNDRAISING AND PARTICIPATION AGREEMENT FUNDRAISING

AGREEMENT & CANCELLATION POLICY AGE 18 AND OVER

In consideration of the acceptance of my registration to participate as a Rider in LOWVELO, I agree to satisfy the total amount of the minimum fundraising commitment for the particular route for which I am registered as of 11:59 p.m. on Wednesday, October 1, 2026 unless I voluntarily increase my minimum fundraising commitment after that date. Any money raised prior to cancellation and the registration fee are non-refundable. Moreover, if I register as a Rider after 11:59 p.m. on Wednesday, October 1 2026, I agree that I am irrevocably obligated to satisfy the total amount of the minimum fundraising commitment applicable to my route, ride \$800 for the 80 mile one-day ride, \$800 for the 50 mile one-day ride, \$800 for the 23 mile ride, \$400 for the 7 or 14-mile Island Ride unless I voluntarily increase my minimum fundraising commitment.

I further agree that I will be personally responsible to LOWVELO for any shortfall in my minimum fundraising commitment if I fail to satisfy the total amount of my minimum fundraising commitment by the fundraising deadline, which is 12:00 a.m. on January 1, 2027. I agree that, if there is an outstanding balance still due in order for me to satisfy my minimum fundraising commitment after the fundraising deadline has passed, LOWVELO will charge the outstanding balance to the credit card that I have voluntarily placed on file.

I further agree that I will not dispute or otherwise attempt to cancel LOWVELO's charge unless I can prove that the charge does not accurately reflect the total amount of the outstanding balance I owe to satisfy my minimum fundraising commitment. In the event that I believe I can prove that LOWVELO's charge to my credit card does not accurately reflect the total amount of the outstanding balance that I owe to satisfy my minimum fundraising commitment, I agree that I will speak to a LOWVELO representative before I initiate any formal activity to dispute or cancel LOWVELO's charge through my credit card company or bank. I also agree to keep valid and effective credit card information on file at all times after I register for LOWVELO and I will promptly respond to LOWVELO's request to update my credit card information if necessary. I agree that, even if I fail to keep valid and effective credit card information on file, I am still obligated to satisfy the total amount of my minimum fundraising commitment if there is an outstanding balance after the fundraising deadline has passed and I will promptly respond to LOWVELO's request to satisfy any such outstanding balance.

I further agree that a registration fee must be paid (unless I have a promo code) before my registration for LOWVELO will be accepted and I understand that the registration fee is not refundable or transferable even if I do not or cannot ride in LOWVELO for any reason whatsoever, including any illness or injury that may preclude my participation.

RULES OF PARTICIPATION

CANCELLATIONS

I agree that by registering to ride in LOWVELO, I am obligated to satisfy the total amount of the minimum fundraising commitment for the particular route for which I am registered as described in the Fundraising Agreement. I acknowledge and agree that I am entitled to cancel my participation as a Rider in LOWVELO up to but not later than 11:59 p.m. on Wednesday, October 1, 2026, and if I validly and effectively cancel my participation as a Rider by talking to a LOWVELO representative before 11:59 p.m. on Wednesday, October 2, 2026, I will not be responsible for satisfying the total amount of the minimum fundraising commitment for the particular route for which I had previously registered. However, I agree that, even if I cancel my participation as a Rider in LOWVELO, my registration fee is not refundable or transferable and the funds that I have raised as of the date of my cancellation as well as any funds that I raise on or after the date of my cancellation are not refundable to me or my donors. I further agree that, if I do not validly and effectively cancel my participation as a Rider in LOWVELO by 11:59 p.m. on Wednesday, October 1, 2026, or if I register as a Rider after 11:59 p.m. on Wednesday, October 1, 2026, I am irrevocably obligated to satisfy the total amount of the minimum fundraising commitment for the particular route for which I am registered as described in the Fundraising Agreement, even if I do not or cannot ride in LOWVELO for any reason whatsoever, including any illness or injury that may limit or preclude my participation.

ROUTE CHANGES

I agree that, by registering to ride in LOWVELO, I am obligated to satisfy the total amount of the minimum fundraising commitment for the particular route for which I am registered as described in the Fundraising Agreement. I acknowledge and agree that I am entitled to freely change my minimum fundraising commitment up to but not later than 11:59 p.m. on Wednesday, October 1, 2026. I further acknowledge and agree that, after 11:59 p.m. on Wednesday, October 1, 2026, I am not allowed to decrease my minimum fundraising commitment below the amount that I am committed to raise as of 11:59 p.m. on Wednesday, October 1, 2026, and I agree that I am responsible for satisfying the total amount of the minimum fundraising commitment for the particular route for which I am registered as of 11:59 p.m. on Wednesday, October 1, 2026, unless I voluntarily choose to increase my total minimum fundraising commitment. I further acknowledge and agree that, while I am not allowed to decrease my minimum fundraising commitment after 11:59 p.m. on Wednesday, October 1, 2026, I am allowed to increase my minimum fundraising commitment after 11:59 p.m. on Wednesday, October 2, 2026. Furthermore, I acknowledge and agree that if I increase my minimum fundraising commitment after 11:59 p.m. on Wednesday, October 2, 2026, I am not allowed to decrease my minimum fundraising commitment thereafter. I also agree that I am irrevocably obligated to satisfy the total amount of the minimum fundraising commitment for the particular route for which I am registered as described in the Fundraising Agreement, even if I do not or cannot ride the route for which I am registered for any reason whatsoever, including any illness or injury that may limit or preclude my participation. I further agree that, even if I decrease my minimum fundraising commitment before 11:59 p.m. on Wednesday, October 1, 2026, the funds that I have raised as of the date on which I make the change

as well as any funds that I raise on or after the date on which I make the change are not refundable to me or my donors.

NO SUBSTITUTION POLICY

I understand and agree that my registration as a Rider in LOWVELO is never transferable, even if I do not or cannot ride in LOWVELO for any reason whatsoever, including any illness or injury that may limit or preclude my participation. I understand and agree that I am not permitted to grant another person the right to ride in LOWVELO in my place under any circumstances.

I HAVE CAREFULLY READ THE FUNDRAISING AND PARTICIPATION AGREEMENT SET FORTH ABOVE. I FULLY UNDERSTAND THE TERMS OF THE FUNDRAISING AND PARTICIPATION AGREEMENT AND I UNDERSTAND THAT I AM GIVING UP SUBSTANTIAL RIGHTS BY AGREEING TO THE FUNDRAISING AND PARTICIPATION AGREEMENT. I AM AWARE THAT BY SIGNING THIS FUNDRAISING AND PARTICIPATION AGREEMENT OR BY SELECTING THE "I ACCEPT" BUTTON DURING THE ONLINE REGISTRATION PROCESS, I AM AGREEING TO ALL OF THE TERMS OF THE FUNDRAISING AND PARTICIPATION AGREEMENT. KNOWING ALL OF THIS, I AGREE TO THE FUNDRAISING AND PARTICIPATION AGREEMENT IN ITS ENTIRETY FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT.