

Arbor's Football Frenzy Contest sponsored by Arbor Realty Trust, Inc. ("Arbor") No Purchase Necessary.

TO ENTER: Go to arbor.pooltracker.com/pickem. You will arrive at the 'Registration' page for Arbor's Football Frenzy Contest (the "Contest") where you will fill in your username, password, contact information, Arbor sales representative and qualitative questions. Each week you must enter your weekly picks of winners in each of the National Football League ("NFL") match-ups against the point spread. You must follow Pool Tracker's official rules regarding deadlines, pick submissions and other details for the contest. One entry per person.

Each week during the 2025/2026 NFL season, there will be one Weekly Top Performer Prize winner of a \$150 gift card, or a comparable item selected by Arbor in its sole discretion, given to the participant with the most total wins for the current week only. In the event of a tie, the winner will be selected based on their numerical accuracy for predicting the final total score of that week's Monday Night Football Game. In the event that multiple players are tied for the same number of wins and the exact same tie breaker prediction, then a time stamp of which player had first entered their picks will be used to determine the winner. If, for any reason, more prizes are available or claimed than the stated number for the Weekly Top Performer Prize, or further ties cannot be resolved via stated contest rules, Arbor reserves the right to randomly draw winners from the pool of eligible prize winners. Deadline for contest entry is September 4, 2025 at 8:19 pm EDT. Weekly Prize winners will be named at the conclusion of each week's schedule of NFL games on or about each Tuesday from September 9, 2025 through January 13, 2026. The winners will be notified by e-mail, mail and/or phone approximately one week after the end of the contest. Winners are solely responsible for all federal, state and local taxes, if any, on prizes and any expenses. This Contest is subject to Official Rules.

OFFICIAL RULES

Arbor's Football Frenzy Contest, sponsored by Arbor

NO PURCHASE NECESSARY. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

1. **ELIGIBILITY:** Open to legal residents of the 50 United States or the District of Columbia, 21 years of age or older. Void where prohibited by law. To be eligible as a contest participant and for prizes, you must have your name, company name and e-mail address in Arbor's client database as of September 4, 2025. Employees of Arbor and its subsidiaries and affiliates, including any immediate family members, are not eligible for prizes. All federal, state and/or local regulations apply. Arbor reserves the right to substitute a prize of equal or comparable value if any prize becomes unavailable.
2. **SPONSOR:** This contest is sponsored by Arbor.
3. **PRIZES:** A. **WEEKLY TOP PERFORMER PRIZE:** One (1) \$150.00 American Express Gift Card or other comparable item selected by Arbor in its sole discretion. Once the Weekly Top Performer Prize winner is notified, the winner must sign a release form before receiving the gift card. B. **GROUP PRIZE:** Arbor will also select a Strongest

Team which will receive one (1) prize. Upon registration, entrants will have the option of affiliating their bracket selections with their Arbor Sales Team member to form a team. The Strongest Team will consist of the predictions from the entrant. The Strongest Team winner will be the team with the highest overall average score in the tournament. In the event of a tie for the Strongest Team, a time stamp of which team had first entered their picks will be used to determine the winner. The Strongest Team winner(s) will receive an Arbor embroidered jacket, and subject to Arbor's discretion, may be eligible to receive additional custom Arbor merchandise. Arbor's Strongest Team must be comprised of 2 or more team members, not including an Arbor sales team member.

4. ODDS: The odds of winning will depend upon the quality of the contest participants' game pick submissions and the associated results of the weekly 2025/2026 NFL games.

5. CONTACT & WINNER'S LIST: All weekly winners will be contacted via e-mail, mail and/or phone.

For confirmation of the winners, mail a self-addressed stamped envelope to "Winner List, Arbor Realty Trust, Inc., Attention: Marketing Department, 333 Earle Ovington Blvd., Suite 900, Uniondale, NY 11553." Mail must be received by January 20, 2026. Confirmation will be sent once the prize has been awarded.

6. DISCLAIMERS: All federal, state, and/or local rules and regulations apply. Void outside of the United States and where prohibited or restricted by law. Winners are solely responsible for any and all taxes, and any other expenses associated with their acceptance and use of any prize. Arbor is not responsible for technical, hardware, software, telephone or Internet access failures of any kind, lost or unavailable network connection or failed or incomplete, garbled or deleted computer or network transmissions which may limit the ability to participate in this contest. Arbor reserves the right in its sole discretion to cancel or suspend this contest or any part thereof should virus, bugs, unauthorized human intervention or other causes beyond its control corrupt or affect the administration, fairness or proper conduct of this contest, including terminating just one phase or portion of the promotion.

By participating, participants accept and agree to abide by the Official Rules and all decisions of Arbor, which shall be final and made in Arbor's sole and absolute discretion. No substitution or transfer to a third party of all or any part of contest and/or prize is permitted. If, for any reason, a prize cannot be awarded or winner is not capable of redeeming a prize, Arbor is not obligated to award it and Arbor reserves the right, in its sole discretion, to substitute the prize with a prize of comparable or greater value or cash value. If, for any reason, more prizes are available or claimed than the stated number, Arbor reserves the right to randomly draw winners for eligible prize(s).

7. RESTRICTIONS/RELEASE: No more than one entry per person. Prizes are not transferable, redeemable for cash or substitutable for any other item by the winner. By entering this contest, the contestants, Arbor's affiliates, employees, and all others associated with the development and execution of this contest are exempt from and against any and all liability with respect to, or in any way arising from, the contest and the awarding and use of the prizes, including liability for personal injury, death and/or property damage, or any claims based on publicity rights, defamation or invasion of privacy and merchandise delivery.

8. NO PRIZE WARRANTY: WITHOUT LIMITING THE FOREGOING, ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

9. PRIVACY NOTICE: To view Arbor's Privacy Policy, please go to arbor.com/privacy-policy. Arbor may use information collected from the entry to forward material about products or services from Arbor that we feel may be of interest and on occasion, Arbor may share such information with other units within the Arbor family of companies. In addition, Arbor may share this information with carefully screened external entities whose products might prove interesting to you. If you do not wish to have your name shared within Arbor or with companies outside of Arbor, if you wish to review the accuracy of the information you've provided, or if you have any questions about our privacy practices, please send us a note with your name, address to Arbor Realty Trust, Inc., Attention: Marketing Department, 333 Earle Ovington Blvd., Suite 900, Uniondale, NY 11553.

10. DISQUALIFICATION: In the event that the winner fails to claim the prize within one week of notification or fails to meet the eligibility requirements of this contest, an alternate winner will be selected at random.

11. DISPUTES: In case of dispute as to the identity of any entrant, entry will be declared made by the Authorized Account Holder of the e-mail address. "Authorized Account Holder" is defined as the natural person who is assigned an e-mail address by an Internet access provider, online service provider, or other organization (e.g., business, educational, institution, etc.) responsible for assigning e-mail addresses or the domain associated with the submitted e-mail address. Any potential winner may be requested to provide Arbor with proof that such winner is the Authorized Account Holder of the e-mail address associated with the winning entry. Non-compliance with these Official Rules may result in disqualification. By entering, entrants accept and agree to be bound by the Official Rules and the decisions of Arbor, which shall be final.