

Pilot Program Disclaimer

Effective Date: January 27th, 2026

Last Updated: January 27th, 2026

Rocking K Technologies, Inc. (“Rocking K”) may make certain features, services, or functionality available through limited pilot, demo, or early-access programs (collectively, “Pilot Programs”).

Pilot Programs are provided solely for evaluation, testing, and feedback purposes and are subject to the terms below.

Purpose of Pilot Programs. Pilot Programs are intended to allow Rocking K to evaluate platform functionality, user experience, and operational readiness in advance of broader commercial availability.

Features, workflows, and program structures offered during Pilot Programs may differ materially from future offerings.

Rocking K Services Disclaimer. Rocking K is not a bank and does not provide banking, lending, or money transmission services. All payment-related services (including ACH transfers, card issuance, transaction processing, settlement, and reward fulfillment) are provided by independent third-party financial institutions and service providers pursuant to their own terms, policies, and regulatory obligations. Rocking Does not hold or custody user funds, guarantee transaction approval or settlement, or control third-party processing timelines or outcomes. All payment activity is subject to user authorization and applicable third-party policies.

Feature Availability and Changes. During a Pilot Program features may be limited, modified, suspended, or unavailable. Rewards structures, accrual rates, and redemption options may change, payment flows may be constrained or subject to third-party readiness, and certain functionality may be simulated or presented for demonstration purposes only.

Rocking K reserves the right to suspend or discontinue any Pilot Program or feature at any time.

No Guarantee of Outcomes. Participation in a Pilot Program does not guarantee any of the following: Rewards, credits, or financial benefit. Cost savings or revenue sharing. Payment processing availability or settlement timing. Continued access to pilot features. Any examples, projections, or illustrations shown during demos or product walkthroughs are for informational purposes only and do not represent guaranteed results.

Provider Participation. Childcare providers participating in Pilot Programs do so independently and voluntarily. Rocking K does not replace provider billing systems, serve as the system of record for tuition, or assume responsibility for provider billing practices, enrollment policies, or compliance obligations. Providers remain solely responsible for tuition amounts and billing terms, payment acceptance policies, and regulatory and licensing compliance.

Data Use and Feedback. Information collected during Pilot Programs may be used to evaluate performance, improve functionality, and prepare for commercial deployment, as described in the Privacy Policy. Feedback provided during Pilot Programs may be incorporated into future versions of the Services without obligation or compensation.

Governing Terms. Participation in any Pilot Program is governed by the Rocking K Terms of Service and Privacy Policy, which apply in full. Certain features of the Services may be pursuant to agreements with sponsor banks or regulated financial institutions. In such cases, additional terms or disclosures may apply. In the event of any inconsistency, the Terms of Service control.

Governing Law. This Pilot Program Disclaimer is governed by the laws of the State of Minnesota, consistent with the Terms of Service.