

Rural King® Harvest Visa® - King of All Sweepstakes Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: The Rural King Harvest Visa – King of All Sweepstakes (the “Sweepstakes”) is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old or older at the time of entry. To participate via one of the methods of entry, you will also need to have a Rural King Harvest Visa Card. Employees of Redstone Federal Credit Union (“Sponsor”); RK Family, Inc.; Rural King Holdings, LLP; RK Finance, LLC; Merkle Inc. (“Administrator”); and their parent and affiliate companies, as well as the immediate family (spouse, parents, siblings and children) and household members (those who live in the same dwelling, whether or not related) of each such employee are not eligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s and Administrator’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: Redstone Federal Credit Union, 220 Wynn Drive, Huntsville, AL 35893.

Administrator: Merkle Inc., 3000 Town Center, Suite 2100, Southfield, MI 48075.

3. Timing: The Sweepstakes begins on July 1, 2020 at 12:00 a.m. Eastern Time (“ET”), ends on September 30, 2020 at 11:59 p.m. ET (the “Promotion Period”). It consists of one Grand Prize entry period that lasts for the entire Promotion Period (the “Grand Prize Entry Period”), three (3) monthly entry periods, beginning and ending at the start and end of each calendar month during the Promotion Period, based on Eastern Time (each a “Monthly Entry Period”), and thirteen (13) weekly entry periods, each of which begins at midnight ET on a Wednesday and ends at 11:59 p.m. ET the following Tuesday, except for the final one which begins at 12:00 a.m. ET on September 23, 2020 and ends at 11:59 p.m. ET on Wednesday, September 30, 2020 (each a “Weekly Entry Period”). Sponsor’s computer is the official time-keeping device for the Sweepstakes.

4. How to Enter: There are two (2) ways to enter. Method 4 (a) requires that you have a Rural King Harvest Visa Card (the “Qualifying Card”). If you would like to participate, but don’t have a Qualifying Card, visit your Rural King store or www.ruralking.com/harvest to apply for one. There is no cost to apply for a Rural King Harvest Visa Card (approval subject to Sponsor’s credit worthiness guidelines). A \$5 minimum balance is required to open and maintain a Redstone Federal Credit Union share savings account.

- a. **Make a Purchase Using your Qualifying Card:** During the Promotion Period, when you make a purchase using your Qualifying Card at any merchant other than Rural King or www.ruralking.com, you will automatically receive two (2) Sweepstakes entries into the applicable Entry Periods based on the transaction date and subject to verification by Sponsor. For every purchase using your Qualifying Card made at Rural King or www.ruralking.com during the Promotion Period, you will automatically receive one (1) Sweepstakes entry into the applicable Entry Periods based on the transaction date and subject to verification by Sponsor. Entries subject to the limit stated below. ATM transactions and balance transfers do not count as purchases for the purpose of this Sweepstakes. For the Weekly and Monthly Entry Periods, non-winning entries will not be included in any subsequent Weekly or Monthly Entry Period drawings.
- b. **Enter Without Making a Purchase using your Qualifying Card:** To participate without using a Qualifying Card or making a purchase, during the Promotion Period, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage **AND THE WEEKLY ENTRY PERIOD FOR WHICH YOU ARE ENTERING WRITTEN ON THE OUTSIDE OF THE ENVELOPE (e.g., July 1 – July 7, 2020)** to “Rural King Harvest Visa – King of All Sweepstakes,” c/o Merkle Inc., P.O. Box 5011, Department 844811, Kalamazoo, MI 49003-5011. You will receive two (2) entries into the Sweepstakes for the applicable Weekly Entry Period and will also be included in the drawings for

the applicable Monthly and the Grand Prize Entry Period. Limit: One request which equates to two (2) entries per envelope. All mail-in entries must be handwritten and must be postmarked by the day after the end of the applicable Weekly Entry Period and received by 5 business days later or they will be disqualified. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified. **If the outside of your envelope does not indicate the Weekly Entry Period for which you are asking to be entered, Sponsor reserves the right to disqualify your entries for that request.** Entries subject to the limit stated below. For the Weekly and Monthly Entry Periods, non-winning entries will not be included in any subsequent Weekly or Monthly Entry Period drawings.

Limit: You may earn up to a maximum of six (6) entries per day during the Promotion Period, regardless of method or combination of methods. Multiple entrants are not permitted to share the same email address or phone number. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries, and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address or the credit union account used to register will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address or the natural person assigned to the credit union account by Sponsor. Each potential winner may be required to show proof of being an authorized account holder.

5. How to Opt Out: If you made a Qualifying Purchase but do not wish to participate in the Sweepstakes, you may opt-out by visiting <https://redstonefcu.promo.eprize.com/summersweeps20/> and following the links and instructions to complete and submit the form, including first name, last name, and email address. You will be opted-out once you submit the requested information. If you choose to opt out of participating at any time, you will no longer be able to enter the Sweepstakes for the duration of the Promotion Period. If you opt out after a drawing has taken place, you may be included in that drawing and may be selected as a potential winner.

6. Drawings: Administrator is an independent judging organization whose decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. On or about 2 weeks after the end of each Entry Period, Administrator will randomly select the applicable potential winners (5 per Weekly Entry Period, 10 per Monthly Entry Period, and 1 for the Grand Prize) from all eligible entries received for the applicable Entry Period. Non-winning entries will not be included in any subsequent Weekly or Monthly Entry Period drawing. The potential winners will be notified by email, mail, or phone. The potential Grand Prize winner (or parent/legal guardian if winner is a minor in his/her state of residence) will be required to sign and return a Declaration of Compliance, Liability Waiver and, where not prohibited, a Publicity Release ("Declaration") which must be received by Administrator, within five (5) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration or provide any other requested information within the required time period (if applicable), or if the prize is returned as undeliverable, the potential winner forfeits his/her prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries for the applicable Entry Period. Only three (3) alternate drawings will be held, after which the applicable prize will remain un-awarded. Weekly and Monthly prizes will be fulfilled within approximately 6 – 8 weeks after the applicable drawing. Grand Prize will be fulfilled within approximately 10 - 12 weeks after Grand Prize winner is confirmed following the conclusion of the Sweepstakes.

7. Prizes:

ONE (1) GRAND PRIZE: Winner will receive one (1) check for \$25,000. Approximate Retail Value (“ARV”): \$25,000.

THIRTY (30) MONTHLY PRIZES (10 PER MONTHLY ENTRY PERIOD): If a Qualifying Card holder, each winner will receive \$500 in Harvest Reward credit card points, terms and conditions apply. If not a Qualifying Card holder, winner will be offered an alternate prize valued at \$500, terms and conditions apply. ARV: \$500.

SIXTY-FIVE (65) WEEKLY PRIZES (5 PER WEEKLY ENTRY PERIOD): If a Qualifying Card holder, each winner will receive \$200 in Harvest Reward credit card points, terms and conditions apply. If not a Qualifying Card holder, winner will be offered an alternate prize valued at \$200, terms and conditions apply. ARV: \$200.

For Winners Who Are Not Qualifying Card Holders: Winners of this prize will receive an email from notification@prepaidigitalsolutions.com that prompts them to select either a physical or virtual Visa® Prepaid Card. Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Use your Visa Prepaid card anywhere Visa debit cards are accepted in the United States and U.S. Territories. The card may not be used at any merchant, including internet and mail or telephone order merchants, outside of the United States and U.S. Territories.

For All Prizes: Prizes are non-transferable, and no substitution will be made except as provided herein at the Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a prize depend on the number of eligible entries received during the applicable Entry Period. Limit: up to one (1) Grand Prize and either one (1) Weekly Prize or one (1) Monthly Prize per person. Total ARV of all prizes: \$53,000.

8. Release: By receipt of any prize, each winner agrees to release and hold harmless Sponsor; RK Family, Inc.; Rural King Holdings, LLP; RK Finance, LLC; Administrator; and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company’s officers, directors, employees and agents (collectively, the “Released Parties”) from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.

9. Publicity: Except where prohibited, participation in the Sweepstakes constitutes each winner’s consent to Sponsor’s and its agents’ use of winner’s name, prize information, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

10. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, outbreak of widespread illness, pandemic, or other similar occurrence, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors, human error, or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including,

but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error which may occur in the administration of the Sweepstakes or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

12. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

13. Entrant's Personal Information: Information collected from entrants is subject to Sponsor's Privacy Policy https://www.redfcu.org/Assets/uploads/pdfs/AnnualPrivacyNotice_web.pdf.

14. Winner List: For a winner list, visit <https://bit.ly/2TPOLgm>. The winner list will be posted after winner confirmation is complete.

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