

CONTEST OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A purchase or payment will not increase your chances of winning. **Void where prohibited.**

1. Sponsor; Administrator

This promotion (the “**Contest**”) is sponsored by **Farm640, LLC** (“**Sponsor**”), with a principal business address at 1610 Westbrook Drive Juniata, NE 68955. Sponsor is the administrator of the Contest.

2. Eligibility

The Contest is open only to legal residents of the 50 United States and D.C. who are **18 years of age or older (or the age of majority in their state of residence, if higher)** at the time of entry. Employees, officers, and directors of Sponsor and their immediate family/household members are not eligible to participate in the Contest. **Void where prohibited by law.**

3. Contest Period

The Contest begins October 27, 2025 at 12:00 am U.S. Central Time and ends November 2, 2025 at 11:59 pm U.S. Central Time. Sponsor’s server is the official time-keeping device.

4. How to Enter

During the Contest Period, visit **www.farm640.com/giveaway** and (i) submit your contact information (as requested on the form) and (ii) complete all required fields on the entry form, including an original work that outlines steps you are taking (or plan to take) to improve cash flow of your farming operation (the “**Submission**”). Follow all instructions to submit. **Limit one (1) entry per person** during the Contest Period. Entries generated by script, macro, or other automated means are void. Incomplete or illegible entries may be disqualified.

Marketing Opt-In. By participating in the Contest, you expressly agree to receive future promotional communications from Sponsor. You may opt out at any time via the unsubscribe link in emails or by contacting Sponsor.

5. Nature of Promotion; Judging; Contest of Skill

The Contest is a **contest of skill**, not a sweepstakes of chance. Eligible Submissions will be judged based on the following criteria (the “**Judging Criteria**”), by Sponsor:

- **Specificity & Clarity (25%)** – Clear, concrete actions and measurable steps.

- **Feasibility (25%)** – Realistic for the operation described; implementable within 12 months.
- **Impact on Cash Flow (25%)** – Likely to strengthen working capital and improve cash flow margin.
- **Originality & Insight (25%)** – Practical, thoughtful, and not generic.

The eligible Submission with the highest combined score will be deemed the potential **Grand Prize** winner. **Sponsor may, in its sole discretion, also designate additional runner-up prize winners** (if any) based on the same Judging Criteria. In the event of a tie, the tied Submissions will be re-judged by the sponsor, and the sponsor will determine the winner(s) in its sole discretion. **Odds of winning depend on the number and quality of eligible Submissions received and the number of additional runner-up prize winners, if any.**

6. Prizes; Approximate Retail Value (“ARV”)

- **Grand Prize (1 winner): Full access to all content in Cash Flow+ (the “Grand Prize”). ARV: \$8,000.**
- **Additional Prizes (optional):** Sponsor may award **up to 100 runner-up prize(s)** consisting of **full access to all content in Cash Flow+ at a discounted price** (each, a “**Runner-Up Prize**”) of the sponsor’s choosing. **ARV (each): \$8,000.**

Number of prizes available may vary at Sponsor’s discretion. No cash or other substitution, except by Sponsor, who reserves the right to substitute a prize of equal or greater value due to unavailability or for any reason. Prizes are non-transferable. **Winner is responsible for all taxes and fees** associated with prize receipt and use. If required by law, winners must complete any required tax documentation, including, without limitation, IRS Form W-9. **Sponsor may issue a Form 1099-MISC** for the ARV of prize(s).

7. Winner Notification; Verification

Potential winner(s) will be notified by email at the address provided in their entry after the end of the Contest Period. To claim a prize, a potential winner must follow the instructions in the notification and may be required to complete, sign, and return an **Affidavit of Eligibility/Liability & Publicity Release** and any necessary tax forms within **7 days** of notification. If a potential winner fails to respond, is ineligible, fails to return required documents on time, or if the notification is undeliverable, the prize may be forfeited and **awarded to the next highest-scoring eligible Submission.**

8. Entry/Submission Requirements

By entering, you represent and warrant that your Submission:

- Is your original work and does not infringe any third-party rights;
- Does not include confidential or proprietary information of others;
- Does not violate any applicable law;
- Does not contain unlawful, defamatory, obscene, or otherwise objectionable content; and
- Complies with these Official Rules.

License. You grant Sponsor a **non-exclusive, worldwide, royalty-free, perpetual, irrevocable license** to use, reproduce, edit, adapt, publish, and display your Submission (in whole or part) in any media for any purposes, without further notice or compensation, unless prohibited by law. You waive any moral rights you may have in the Submission to the extent permitted by law.

Sponsor reserves the right to disqualify any Submission that, in Sponsor's sole discretion, does not comply with these Official Rules or is otherwise objectionable.

9. Publicity

Except where prohibited, **participation constitutes permission** for Sponsor to use winner's name, firm and/or business name, city/state, likeness, and prize information for advertising and promotional purposes, without further compensation or notice.

10. Privacy

By entering, you acknowledge and agree to such collection, use, and disclosure, including **opt-in to future promotional content** as stated above. You may opt out at any time.

11. General Conditions

Sponsor reserves the right to **cancel, modify, or suspend** the Contest (or any part of it) at its sole and exclusive discretion. Sponsor also reserves the right to disqualify any individual it believes to be tampering with the entry process or acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner.

12. Release; Limitation of Liability

By participating, entrants agree to **release and hold harmless** Sponsor, its affiliates, and their respective officers, directors, employees, and agents from any and all liability, claims, or actions of any kind arising from participation in the Contest or acceptance, possession, use, or misuse of any prize, including but not limited to personal injury, death,

or damage to or loss of property. Sponsor is not responsible for: (i) lost, late, misdirected, damaged, or incomplete entries; (ii) technical errors or malfunctions; (iii) unauthorized human intervention; or (iv) any other errors or problems of any kind in connection with the Contest.

IN NO EVENT WILL SPONSOR BE LIABLE FOR ANY **INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES**, OR FOR ATTORNEYS' FEES IN CONNECTION WITH THE CONTEST. SPONSOR'S AGGREGATE LIABILITY IN CONNECTION WITH THIS CONTEST SHALL NOT, IN ANY CASE, EXCEED THE ARV OF THE APPLICABLE PRIZE.

13. Disputes; Governing Law; Venue

Except where prohibited, entrants agree that: (i) **all disputes, claims, and causes of action** arising out of or connected with this Contest or any prize shall be **resolved individually**, without resort to any form of class action; and (ii) **governed by the laws of the State of Nebraska**, without giving effect to any conflict of law principles. **Exclusive venue** for any action shall lie in the state or federal courts located in **Adams County, Nebraska**, and entrants **consent to personal jurisdiction** therein.

15. Social Media Disclosure

This Contest is in no way sponsored, endorsed, administered by, or associated with any social media platform on which it may be promoted. You understand you are providing your information to Sponsor and not to any social platform.

16. Miscellaneous

If any provision of these Official Rules is found invalid or unenforceable, such provision shall be limited or eliminated to the minimum extent necessary and the remaining provisions shall remain in full force and effect. Headings are for convenience only.