

As a participating radio station in the I.B.A. cash contest, you are required to post a copy of these rules on every participating radio station's website. The rules must be updated in the highlighted areas to reflect your station's information, including completing Exhibit B at the end of the document by listing any and all local sponsors for your contest.

Each participating station will also need to consider specific governing state laws pertaining to radio contests.

CONTEST-SPECIFIC RULES FOR THE NATIONAL WINTER 2023 CASH CONTEST

The following rules shall govern the Winter 2023 Cash Contest "Bank Account Bonu\$" ("the Promotion" or "Contest"). **These contest-specific rules should be read in conjunction with WXRD-FM X-Rock 103.9's ("the Station") General Contest Rules, which are applicable to all contests conducted by WXRD-FM X-Rock 103.9. The Winter 2023 Cash Contest may also be called by any of the names included in Exhibit A, attached hereto.**

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **Promotional Period: The Promotion begins on or around Monday, January 2nd, 2023 and shall continue for five weeks, ending on Friday February 3rd (the "Promotional Period"), excluding weekends and federal holidays.**
2. **Entry Deadline:** The deadline to submit entries for each prize drawing is 11:59 PM local time as set forth in section 4 below.
3. **Eligibility**

The National **Winter 2023 Cash Contest*** is open to U.S. residents, eighteen and older, except for the following individuals: employees or families of employees of Participating Stations; the IBA officers and directors, volunteers, or vendors; Vipology or vendors thereof; or advertising sponsors of the contest in local markets, listed in Exhibit B (collectively, the "Sponsors"). This Promotion is subject to all applicable federal, state, and local laws and regulations. This Promotion is void outside the United States and where prohibited.

- b. Listeners are eligible to win one \$1,000 daily prize ("\$1000 Daily Prize" or "Daily Prize") only once per contest. Any Participant who has won a prize from this Contest during the Promotional Period may be ineligible to receive an additional prize from a participating radio station or group, based on that station or group's local contesting rules.
- c. **Participants must sign all contest release and waiver forms required by participating station before accepting prize.** Entrants are required to provide truthful information in all Promotion

submissions and when requested by the Station in connection with this Promotion. The Station reserves the right to reject or delete any entry that it discovers to be false or fraudulent. The Station reserves the right disqualify any entry from any individual who does not meet the eligibility requirements or whom it discovers has provided false or fraudulent information. The Station will delete any and all entries as may be required by law.

4. **Entry Method:**

Participants who wish to participate in the Contest must do so using the Station's website via the National Cash Contest widget. The National Cash Contest widget is located on the Station's main webpage, located at XRock1039.com . In order to participate, a Participant must submit the required personal information and the Station's on air "keyword" by 11:59 PM local time, the same day that the keywords are provided. One keyword will be announced on air on the Station at a random point of the day. Participants may utilize each keyword to submit one entry each day. Each Participant may only submit one entry per day, and each entry must utilize a different keyword. The Station reserves the right to delete, reject, remove, or otherwise not consider any submissions which contain a duplicate keyword.

When providing the keyword on air, the Station will spell the keyword. Participants must submit the keyword as it was spelled on air, and only the keyword, in order to provide a qualifying submission. If a Participant's submission does not match the spelling provided by the Station on air, the Station reserves the right to delete, reject, remove, or otherwise not consider such submissions when selecting a winner.

Participants are required to submit all requested information, which may include their first and last name, telephone number, email address, address, city, state, zip code, and certify they meet the age requirements, in order to participate. The Station reserves the right to delete, reject, remove, or otherwise not consider any submission which does not contain all requested information. Multiple Participants are not permitted to utilize the same email address. Failing to provide separate email addresses for each Participant may result in a Participant's submission being disqualified. In order to avoid disqualification, only the authorized account holder of the submitted email address should use that email address to participate. The authorized account holder is the natural person who is assigned to the email address by an internet access provider, online service provider or other organization that is responsible for assigning the email address or the domain associated with the submitted email address. Participants may not utilize more than one email address to increase the number of submissions for that Participant. Use of any device or method to automate entry is prohibited.

Only those submissions that are received by 11:59 PM local time containing the keyword aired that day will be considered in selecting a winner. The Promotion administrator's computer is the official time-keeping device for the Promotion. Only those submissions which the Promotion administrator deem timely will be considered in selecting a winner. Proof of submission or other indication of submission will not be accepted to prove the timeliness of a submission.

THE STATION RESERVES THE RIGHT TO DISQUALIFY ANY PARTICIPANT WHO VIOLATES THIS PROVISION OR ANY OF THESE RULES FROM SELECTION AS THAT DAY'S WINNER AND FROM THE CONTEST OVERALL.

This Promotion is only sponsored by the individuals and entities defined as Sponsors herein and in no way sponsored, endorsed or administered by any third party, including social media platforms or search engines. By submission of an entry, the Participant releases all Sponsors from any responsibility or liability for the Promotion's administration, prizes or promotion. A Participant's entry information is being provided to the Station only.

Sponsors are not responsible for any technical issues which may result in an invalid submission, including disrupted, delayed, lost, or unavailable internet connections; cell phone service and/or carrier issues; computer failures, errors, or data loss of any kind; failed, incomplete, garbled or deleted computer or network transmissions; inability to access any website or online service; any other error or malfunction, late, lost, illegible or misdirected entries; or for printing errors in any advertisement, entry form or the rules.

By use of the Station's website and by entering the Contest, the Participant agrees to the Station's Website Terms of Use Agreement and to the use of the Participant's personal information as described in the Station's Privacy Policy, located on the Station's website. Through participation in this Contest, Participants agree to receive marketing materials from the Station and Station's contest sponsors. If Participants have questions about the collection or use of their personal information, Participants should contact the Station using the below information.

Entry materials that have been tampered with or altered are void. If the Contest Administrators determine, in their sole discretion, that there is any suspected or actual electronic tampering with the Contest or if technical difficulties compromise the integrity of the Contest, the Sponsors reserve the right to void the entries at issue and/or terminate the Contest and conduct a random drawing to award the prize among all eligible entries received as of the termination date. If the Contest is terminated due to tampering or technical difficulties prior to its expiration date, notice will be posted at www.iba.media and on the Station's website. If, for any reason, the Contest is not capable of running as planned, including tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsors which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, Sponsors reserve the right at their sole discretion to cancel, terminate, modify or suspend the Contest. Sponsors reserve the right to disqualify any Participant that tampers with the operation of the Contest or violates the Official Rules of the Contest.

5. Prizes and Odds of Winning.

- a) **(1) ONE DAILY PRIZE of \$1,000 (USD) will be awarded each weekday for 5 weeks beginning on January 3rd, 2023 (The first drawing occurs one day after contesting starts on January 2nd, 2023). A total of (25) Twenty-Five prizes of \$1,000 dollars each will be awarded throughout the duration of the contest.**
- b) **A Participant's odds of winning a Daily Prize depend upon the number of Participants and the number of valid entries submitted by each Participant.** This is a nationwide contest, and winners will be selected from a pool of submissions from throughout the United States. Even if the Station has rebranded or renamed this Contest, as described in Exhibit A, Participants are still subject to a national pool of Participants.
- c) **Participants are only eligible to win one \$1000 Daily Prize per contest. Any Participant who has already received a Daily Prize in the ongoing Contest period will be ineligible to receive an additional \$1000 Daily Prize.**

6. Winner Selection and Notification.

Selection of \$1000 Daily Prize Winners: One winner will be randomly selected each weekday, beginning Tuesday, January 3rd, 2023, excluding U.S. National Holidays, during the Promotional Period. In order to win, a Participant will be selected from the valid submissions received the prior business day using a random number generator.

Notification: The Contest Administrator will attempt to contact the selected Participant by phone, utilizing the phone number provided at the time of submission. The call to the selected participant will likely occur (but is not required to occur) between 12PM and 2PM Eastern Time. The call may, but is not required to, show caller ID as coming from an Indiana number (area code 260) or as an “UNKNOWN” caller; there is no guarantee what the call will show on the Participant’s phone and the Sponsors are not responsible for any error or confusion that may result from how the call is displayed on the Participant’s phone. The Contest Administrator will attempt to contact the selected Participant by phone three times within a 15-minute period, although those calls could happen within a smaller window of time. No messages, voice mail, or other type of messages will be left on the selected Participant’s phone. If the Contest Administrator is unable to contact the selected Participant after calling them three times, then an alternate Participant will be randomly selected, and the same contact method will be utilized to reach the alternate Participant. If the first selected participant cannot be contacted, a maximum of nine alternate participants will be selected each day. If after attempting to contact the randomly selected participants in this manner, the Contest Administrator has been unable to contact any of the randomly selected participants, an additional five individuals will be selected from the valid submission pool. If contact is made with the randomly chosen Participant after three phone calls, that Participant will be awarded the prize. Participants need not be listening or present to win. The call with the selected winner will be recorded for future playback on any and all participating Stations.

All winner information, such as name and location, will be collected at the time that the winner is contacted. This information will be sent to the local Station. The IBA will provide the local station with a check for the prize amount, made out to the local Station from the Cash Contest Account held by the IBA. The local Station will then draft a check to the winner, utilizing the information provided to the Contest Administrator at the time of winning. Winners will be notified by the local station to pick up their checks. The Sponsors and Station will notify winners of when to pick up their checks as soon as practicably possible. Any prizes, certificates, or checks not claimed within 60 days of notice will be forfeited by the winner. Winner checks must be claimed by the selected winner, in person, at the Station’s designated location, with proper identification. The Station reserves the right to refuse to deliver any check, prize, or certificate to any individual who’s proper identification does not match the information provided by the selected winner at the time they are contacted, or in accordance with all federal, state, and local laws. Decisions of Station management with respect to the Contest are final.

The Sponsors are not responsible for any technical issues, natural disasters, or other intervening factor which may prevent the Contest Administrator from being able to reach the selected Participant. The Sponsors are also not responsible for any technical issues, natural disasters, or other intervening factors which prevent the selected winner’s contact information from being correctly recorded or provided to the Station. It is the responsibility of the selected winner to ensure that the information provided at the time of contact is correct. Any failure to provide correct information may result in the prize being forfeited or the winner being unable to collect the prize. The Station, Sponsors, and Contest Administrator reserve the right to withhold any prizes which they suspect may be fraudulently obtained.

7. General

- a) Payments of all federal, state, and local taxes are solely the responsibility of the winner(s). Winner(s) will be required to complete and submit an IRS Form W-9 or the equivalent including a winner’s full Social Security Number for receipt of any prize valued at \$600 or more. Failure to submit a complete W-9 or equivalent will result in disqualification and forfeiture of the prize.

- b) Participating in the Promotion and acceptance of a prize constitutes a winner's and guest's (where applicable) permission for the station or its agents to photograph, film and record each winner, and to use his/her name, address (city and state), likeness, photograph, voice, biographical information and/or any statements made by him/her regarding the Promotion or its Sponsors for purposes of trade, publicity or promotion without additional financial or other compensation, and, station may, where legal, require a winner to sign a publicity release confirming such consent prior to acceptance of the prize. In the case of a conflict between this paragraph 3b and any other provision of these contest rules, this provision 3b shall govern. By accepting the prize, each winner grants to Sponsors the right to use the winner's name, voice, picture and/or likeness for purposes of advertising and publicity in any and all media now known or hereafter invented, without further permission or additional compensation (except where prohibited by law). All expenses on receipt and use of prize are the sole responsibility of winner. Winner by acceptance of their prizes, agree to release Station, IBA, and their advertising, promotion and production agencies and their respective parents and subsidiaries, shareholders, directors, employees, agents and representatives from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses to persons and property which may be sustained directly or indirectly in connection with the receipt, ownership or use of the prize or while preparing for, participating in, and/or traveling to any Contest or prize-related activity or to station to collect the prize.
- c) No prize transfers. Offer subject to federal, state and local regulations and laws and is void where restricted or prohibited. By entering, participants agree to these rules and the decisions of the Sponsors.
- d) To the fullest extent permitted by law, by participating in the Promotion, you:
1. agree to grant station a non-exclusive, perpetual, worldwide license to edit, telecast, exhibit, rerun, reproduce, use, syndicate, license, print, distribute and otherwise exploit any items (including any photos, videos, audio, or written material) submitted as part of, or connected with, your contest entry (the "Materials"), or any portion thereof, in any manner and in any and all formats and media now known or hereafter devised, without payment to you or any third party;
 2. acknowledge that station reserves the right, in its sole discretion, not to use the Materials at all; and
 3. represent and warrant that: you are at least as old as the age of majority in your state; you have the full legal right, power and authority to grant to station the license provided for herein; you own or control the complete exhibition and other rights to the Materials you submitted for the purposes contemplated in this license; you are either the parent (or legal guardian) of any minor featured in the Materials or have received the express consent of the parent (or legal guardian) for any such minor to appear in the Materials and to enter the minor's likeness in the Materials in the contest; and neither the Materials nor the exercise of the rights granted herein shall infringe upon or violate the right of privacy or right of publicity of, or constitute a libel or slander against, or violate any common law or any other right of, any person or entity.
- e) Prior to awarding any prize station in its sole discretion may require verification of Promotion winner's or winners' identification by a showing of valid government-issued photo identification.
- f) To the fullest extent permitted by law, by participating and/or accepting a prize, entrants, winner(s) and guests (if applicable) agree to release and hold harmless the station conducting the Promotion, its sponsor(s) and promotional partner(s), its advertising and promotion agencies, the Promotion administrators, any social media platform utilized in the conduct of the Promotion (including but not limited to Facebook, Inc.) and each of their respective parent, subsidiary and affiliated entities, and the officers, shareholders, directors, employees, agents, representatives, successors, and assigns of each of them (collectively, the "Released Parties") against any and all claims or liability arising directly or indirectly from the prize or participation in the Promotion. Station may also require eligible Promotion winner to sign a liability release confirming such consent.
- g) The station conducting the Promotion, in its sole discretion, reserves the right to disqualify any person (and all of their entries) from this Promotion if he or she tampers with the entry process, the operation of the Promotion, or the operation of the station's website, Facebook Page, and/or any other social networking site used in the Promotion, or is otherwise in violation of the rules. The station conducting the Promotion further reserves the right, at its sole discretion, to modify, cancel, terminate or suspend the Promotion, or any part of it, if it is not capable of completion as planned or if any fraud, technical failures or any factor beyond the station's control, including infection by computer virus, bugs, tampering, unauthorized intervention or technical failures of any sort,

corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion as determined by the station in its sole discretion. Any attempt by an entrant or any person to deliberately damage any station website, Facebook Page, and/or any other social networking site used in the Promotion or to undermine the legitimate operation of this Promotion may be a violation of criminal and civil laws. Should such an attempt be made, the station reserves the right to seek full prosecution and/or damages from any such individual to the fullest extent permitted by law. The station's failure to enforce any term of these Official Rules shall not constitute a waiver of this provision. If due to circumstances beyond the control of the station conducting the Promotion, any competition or prize-related event or travel is delayed, rescheduled, postponed or cancelled, the station reserves the right, but not the obligation, to modify, terminate, suspend or cancel the Promotion and shall not be required to award a substitute prize.

- h) The Released Parties are not responsible for (i) typographical or other errors in the printing, the offering or the administration of the Promotion, or in the announcement of a prize; (ii) entries not received due to difficulty accessing the internet, service outage or delays, computer difficulties, malfunctions, disconnections, other technological failures, telephone service outages, delays, dropped calls, or busy signals, or any other difficulties that may prevent an individual from sending or receiving a text message; or (iii) lost, stolen, mangled, misdirected, postage due, illegible, incomplete, incorrect, or late entries. Further, the Released Parties are not responsible if any part of a Promotion prize cannot be awarded due to acts of God, acts of war, natural disasters, weather, acts of terrorism or other factors beyond Station's control.
- i) By participating in and running this contest, participating Station agrees to release other participating Stations, IBA, and their advertising, promotion and production agencies and their respective parents and subsidiaries, shareholders, directors, employees, agents and representatives from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses to persons and property which may be sustained directly or indirectly in connection with the Contest or while preparing for, participating in, and/or traveling to/for any Contest related activity.

8. Official Rules and Winner List

To obtain a physical copy of the General Contest Rules, these contest-specific rules, or a list of winner(s) following completion of the Promotion (please specify which), send a self-addressed envelope specifying "General Contest Rules," "National Winter Cash Contest," or "National Winter Cash Contest Winner List" by December 31, 2023 to: Station GM, Radio Station WXR-D-FM, Address: 2755 Sager Rd., Valparaiso, IN 46383.

9. Terms of Use Agreement & Privacy Policy

The Terms of Use Agreement of the station conducting the Promotion is located here: <http://adamsradiogroup.com/adams-radio-group-contest-rules/>. The Privacy Policy of the station conducting the Promotion is located here: <https://xrock1039.com/privacy-policy/>.

For questions regarding our Terms of Use and Privacy Policy, please contact:

Adams Radio Group Northern Indiana: 219-464-6111

Affiliated Station(s) Exhibit A

Call Letters	Band	Contest Name
KABG	FM	BIG 1K Cash Code
KABI	AM	TBD
KBEQ	FM	Happy Q Year Cash
KBGE	FM	That One Forgotten Present
KBGY	FM	BOB's Bank Roll
KCKC	FM	Pay Your Holiday Bills
KDPX	FM	Deltaplex Pay your Christmas bills
KEBT	FM	TBD
KERN	AM	TBD
KFKF	FM	Paycheck Payoff
KGFM	FM	TBD
KGRT	FM	PAY YOUR CHRISTMAS BILLS
KHQT	FM	PAY YOUR CHRISTMAS BILLS
KIOT	FM	Rock Your Wallet
KJFA	FM	1k A Day
KKRG	FM	1K Workday Payday
KKSS	FM	\$1,000 KISS Keyword
KKXX	FM	TBD
KLCI	FM	BOB's Bank Roll
KLMI	FM	Holiday Cash
KLVO	FM	Radio Lobo 97.7 Elimina Tus Facturas
KMXV	FM	Mix 93.3 Daily Cash
KNID	FM	Pay Your Christmas Bills
KPBA	FM	Deltaplex Pay your Christmas bills
KSAL	AM	Big Bill Buyout
KSAL	FM	Big Bill Buyout
KSNM	FM	PAY YOUR CHRISTMAS BILLS
KTPB	FM	Deltaplex Pay your Christmas bills
KTRN	FM	Deltaplex Pay your Christmas bills
KWML	FM	PAY YOUR CHRISTMAS BILLS
KXLS	FM	Pay Your Christmas Bills
KXXO	FM	Debt Free in '23
KYEZ	FM	Win It Back With Y
TNCR		Daily Driver Bonus Giveaway
WAFY	FM	Pay Your Christmas Bills
WAWC	FM	Pay My Christmas Bills
WBBC	FM	THE BOBCAT PAY YOUR CHRISTMAS BILLS CONTEST
WBTF	FM	Pay Your Bills
WBTU	FM	PAY YOUR CHRISTMAS BILLS
WBVX	FM	Pay Your Bills

WCBF	FM	Bigfoot Bucks
WCBF	HD2	Fat Stacks of Cash
WCCM	FM	Latin X pays your Christmas Bills
WCCS	AM	Christmas Cash
WCDA	FM	Pay Your Bills
WCKM	FM	CALL FOR CASH
WCOG-	AM	HOLIDAY CASH
WCOO	FM	Pay Your Bills
WCPA	AM	Passport's Dollar Bills for Holidays Bills
WCQL	FM	HITS 959 HOT CASH GIVEAWAY
WDAD	AM	Christmas Cash
WEBR	AM	Pay Down Your Christmas Bills
WECZ	AM	Christmas Cash
WEJZ	FM	Christmas Cash
WENI	AM	Bigfoot Lot
WENY	AM	Magic Keywords
WFJX	AM	Christmas Cash
WFRQ	FM	Pay Your Christmas Bills
WGKS	FM	Pay Your Bills
WGNE	FM	Christmas Cash
WGUF	FM	Christmas Cash
WHJB	FM	Christmas Cash
WHLM	AM	Pop's Winning Wonderland
WHNR	AM	Boss Hogg's Christmas Cash Payoff
WHPY	FM	Pay My Christmas Bills
WHSB	FM	Christamas Cash Payday
WHTF	FM	PAY YOUR CHRISTMAS BILLS
WHYA	FM	Pay Your Christmas Bills
WIFT	FM	Bigfoot Bucks After Christmas Cash
WIGY	AM	Pay Your Christmas Bills
WJFX	HD3	PAY YOUR CHRISTMAS BILLS
WJFX	FM	Delete Your Debt
WJFX	HD2	Breakfast Club Cash
WJGO	FM	Christmas Cash
WKFY	FM	Pay Your Christmas Bills
WKLC	FM	Pay Your Bills
WKQL	FM	Christmas Cash
WLCY	FM	Christmas Cash
WLGD	FM	Bigfoot Pays Your Bills
WLJE	FM	Bank Account Bonus
WLKX	FM	BOB's Bank Roll
WLTJ	FM	Happy Q Year Cash
WLVL	AM	Pay Off Your Christmas Bills

WLXO	FM	Pay Your Bills
WMTT	FM	Met Money
WMVX	FM	Valley989 pays your Christmas Bills
WMXE	FM	Pay Your Bills
WNBT	FM	Bigfoot Bucks
Wngz	AM	Wingz Wad of Cash
WNKI	FM	Keyword To Cash
WNNW	FM	Power Pays your Christmas Bills
WOGA	FM	WOGA Wads of Cash
WOXO	FM	Pay Your Christmas Bills
WPHD	FM	Cool Cash
WPIA	FM	12 Hits In A Row 12K Giveaway
WPQP	FM	Pop's Winning Wonderland
WPXC	FM	Pay Your Christmas Bills
WPXZ	FM	Christmas Cash
WQAH	FM	Big Country After Christmas Cash
WQMU	FM	Christmas Cash
WQPM	AM	BOB's Bank Roll
WQTL	FM	PAY YOUR CHRISTMAS BILLS
WRRK	FM	Post-Holiday Payoff
WRSW	FM	Pay My Christmas Bills
WSBG	FM	SBG Pays Your Bills
WSGL	FM	Christmas Cash
WSHH	FM	Christmas Cash
WSLC	FM	Star Country's Post-Christmas Bonus
WSLQ	FM	Q99's Bill Bailout
WTOB	AM	WTOB New Year's Money
WUUF	FM	Pay Your Christmas Bills
WVBE	FM	Vibe Holiday Payback
WVPO	AM	Bigfoot Pays Your Bills
WWCT	FM	CT 10K
WWEG	FM	Pay Your Christmas Bills
WWFW	FM	PAY YOUR CHRISTMAS BILLS
WWGR	FM	Christmas Cash
WWOF	FM	PAY YOUR CHRISTMAS BILLS
WWQB	FM	Pay Your Bills
WWSC	FM	CLASSIC CASH GIVEAWAY
WXEX	FM	Pay Your Holiday Bills
WXKE	FM	1000 Credit Card Payoff
WXLK	FM	After Christmas Kash
WXRD	FM	Bank Account Bonus
WXTY	FM	Bank Account Bonus
WYBB	FM	Pay Your Bills

WZBB	FM	NEW YEAR CASH RELIEF
WZPN	FM	Win Mattson's Money!
WZVN	FM	PAY YOUR CHRISTMAS BILLS

Exhibit B: Sponsors

Vipology

IBA

Local Sponsors (Exhibit B):

Harper & Harper Attorneys at Law

Paul's Auto Yard

Discount Roof, Inc.