

**MidAtlantic Farm Credit  
"2020 Gator Sweepstakes"  
Official Rules**

**THERE IS NO PURCHASE NECESSARY. MAKING A PURCHASE OF ANY SORT WILL NOT INCREASE YOUR CHANCE OF WINNING.**

**Eligibility/Entry Information:** The "2020 Gator Sweepstakes" (the "Promotion", or the "Sweepstakes") offered by MidAtlantic Farm Credit (the "Sponsor," or "MidAtlantic") only invited stockholders and approved guests, who are U.S. citizens and at least 18 years of age, are eligible. **Not open to the general public.** Officers, Directors, and employees of the Sponsor, and its subsidiaries, affiliates, their agents, press/media representatives, and the immediate family members of these entities (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and/or those living in the same household of each, whether or not related, are not eligible to enter. Sweepstakes is subject to all applicable federal, state and local laws and regulations. Sweepstakes entries can be obtained, completed, and submitted at any of the following venues:

1. Annual Stockholder's Business Meeting: Thursday, March 26, 2020 in Mount Joy, PA
2. Delaware State Fair: Wednesday, July 29, 2020 in Dover, DE
3. Lebanon Area Fair: Thursday, July 30, 2020 in Lebanon, PA
4. Shenandoah County Fair: Wednesday, September 2, 2020 in Woodstock, VA
5. The Great Frederick Fair: Tuesday, September 22, 2020 in Frederick, MD

There is no cost to obtain entry into the stockholder meeting or fair location venues. Sweepstakes Entry venues will be available at a location outside admission gates.

**Limit: one (1) entry per person.**

**Prize:** There is one (1) Grand Prize being offered through this Sweepstakes, a 2020 John Deere® XUV 560E Gator™ Utility Vehicle, which has an Approximate Retail Value ("ARV") of **\$9,825**.

In his/her sole discretion, the winner may choose a cash alternative of **\$2,000**.

**Winner Selection/Odds:** On/about **September 28, 2020**, there will be a random drawing held from among all eligible entries received during the Sweepstakes entry period. The drawing will be conducted by the US Sweepstakes & Fulfillment Company, an Independent Sweepstakes Administrator (the "ISA"), acting on behalf of the Sponsor. Odds of winning will depend upon the total number of eligible entries received.

**Prize Conditions and General Terms & Conditions:** All entries become the property of the Sponsor, and will not be returned. Incomplete or illegible entries will be void and discarded. The prize being offered is not transferable, except to a surviving spouse Grand Prize Winner will be solely responsible for all title, license and registration fees; freight, delivery and additional equipment; all federal, state and local taxes; and insurance, gasoline, vehicle maintenance; all other fees and expenses associated with the receipt and use of the prize vehicle. The exterior color and graphics of the Grand Prize vehicle will be coordinated by the Sponsor. Grand Prize Winner must provide proof of valid insurance and a valid driver's license to take delivery and must take delivery at a dealership designated by Sponsor within sixty (60) days of notification. Grand Prize Winner is solely responsible for all federal, state and local taxes on prize. All costs and expenses not expressly specified in these Official Rules are the sole responsibility of the Grand Prize Winner. Sponsor reserves the right to substitute a prize of equal or

greater value in the event that an offered prize is unavailable for any reason. The entrant who is selected as the potential Grand Prize winner (pending verification of eligibility) must comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. If a winner is determined to be a minor in his/her state of residence (under the age of 21), the prize will be awarded to the parent/legal guardian of said minor. The potential Grand Prize winner will be notified by phone or email initially and confirmed via email, US Mail, or other form of home delivery, and must sign and return to the ISA, within ten (10) days of the date of notice or attempted notice is sent, an Affidavit of Eligibility, Liability & Publicity Release (collectively, the "Releases"), and an IRS form W-9 in order to claim his/her prize. **Note; The Releases will require that the winner provide their Social Security Number to the ISA, which will be used solely for tax reporting purposes.** If a potential winner cannot be contacted, the prize notification is returned as undeliverable, or he/she fails to sign and return the Releases within the required time period, that potential winner forfeits the prize and the Sponsor and ISA will award said prize to an alternate.

Prizes are awarded as is. Winners acknowledge that the Official Sponsor and all other businesses affiliated with this Sweepstakes and their agents do not make, nor are in any manner responsible for any warranty, representations, expressed or implied, in fact or in law, relative the quality, conditions, fitness or merchantability of any aspect of the prize being offered, except that each merchandise prize shall be subject to its manufacturer standard warranty (if any).

This Sweepstakes is subject to all applicable federal, state, and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and Administrator and waive any right to claim ambiguity in regard to the mechanics of the Sweepstakes or the interpretation of these Official Rules. Winners and entrants also agree to release, discharge, indemnify, and hold harmless the Sponsor, its subsidiaries, affiliates, directors, officers, employees and agents and marketing and advertising agencies from and against any claims, damages or liability due to any injuries, damages or losses (including death) to any person or property of any kind, resulting in whole or in part, directly or indirectly, from or arising in connection with the acceptance, possession, use, misuse or nonuse of any prize offered, or participation in this Sweepstakes. Submission of a sweepstakes entry indicates permission for Sponsor or their agents to use winner's name and likeness (where allowable) for editorial, advertising and publicity purposes, without further compensation.

Sponsor is not responsible for any incorrect or inaccurate information, or by any technical or human error that may occur in the processing and/or transmissions in the Sweepstakes. Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. If, for any reason, the Sweepstakes is not capable of running as planned, including without limitation, infection by computer virus, bugs, worms, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the reasonable control of the Sponsor or Administrator that may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, Sponsor reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Internet portion of the Sweepstakes, and select winners from all Internet entries received up to the time of termination.

Any person attempting to defraud or in any way tamper with the mechanics or logistics or integrity of this Sweepstakes will be declared ineligible and may be prosecuted to the full extent of the law.

**Disputes:** Except where prohibited by law, all disputes concerning this Sweepstakes will be governed by and construed in accordance with the laws, rules and regulations of the State of Maryland, without regard to its choice of laws or conflict of laws provisions. Entrants agree that all causes of action arising

out of or in connection with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action.

**Winner Confirmation:** For the name and city of residence of the winner, send a self-addressed, stamped business-size (#10) envelope, no later than **October 26, 2020** to: MidAtlantic Farm Credit “2020 Gator Sweepstakes”, Winner Confirmation Request, PO Box 25466, Rochester, NY 14625.

**Independent Sweepstakes Administrator:** The US Sweepstakes & Fulfillment Company, 625 Panorama Trail (Suite 2100), Rochester, NY 14625, who is responsible for overseeing the awarding of the prize offered, and whose decisions will be final regarding the fair conduct of this promotion.

**Sponsor:** MidAtlantic Farm Credit, 45 Aileron Ct., Westminster, MD 21157.

**This promotion is void outside the US and if and where determined to be prohibited or restricted.**

John Deere and Gator are trademarks of Deere & Company. Deere & Company is not affiliated with and does not endorse this Sweepstakes.