

LOAM MEDIA, INC.
FALL 2025 LIGONEIR MINISTRY'S
"GROWING IN GOD'S WORD" CURRICULUM GIVEAWAY
OFFICIAL CONTEST RULES

The following constitutes the official rules ("Contest Rules") of the *Fall 2025 Ligoneir Ministry's "Growing in God's Word" Curriculum Giveaway* (the "Contest") to be conducted by Loam Media, Inc. ("Family Radio"). Any individual who enters, attempts to enter or in any way participates or attempts to participate in the Contest ("Entrant") agrees to be bound by the terms and conditions provided in these Contest Rules, as well as by all interpretations of these Rules by Family Radio. In addition to the Contest Rules, Entrants in the Contest are subject to Family Radio's General Contest Rules.

1. Contest

Two (2) out of all eligible entries will receive the Prize, as defined below.

2. Family Radio

The sponsor of the Contest is Family Radio. The Prizes, as defined below, to be awarded in the Contest will be provided by Family Radio.

3. Eligibility

No contribution or purchase is required to enter or win. A contribution or purchase will not increase your chances of winning. This Contest is open to all legal United States residents who are eighteen (18) years or older at the time of entry. Employees and agents of Family Radio and their respective household or immediate family members are not eligible to enter. The term "immediate family members" includes spouses, parents and step-parents, siblings and step-siblings, and children and stepchildren. The term "household members" refers to people who share the same residence at least three (3) months out of the year. Entrants may not use an assumed name or alias. Family Radio retains full and exclusive discretion to determine compliance with the eligibility requirements stated herein. All Federal, State, and local laws and regulations apply. Void wherever prohibited or restricted by law. Participation constitutes Entrant's full and unconditional agreement to these Contest Rules and Loam Media, Inc. General Contest Rules, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein.

4. Contest Period

The Contest will begin at 12:00 AM, August 30, 2025 (Eastern Time), and end at 11:59 PM, September 4, 2025 (Eastern Time) (the "Contest Period"). Relevant entry periods for the winner selection are outlined below and must be complied with in order to be eligible for the specific selection.

5. Entries

Only one (1) entry per person will be allowed. Entrants must provide their full name, address, telephone number, and email address. Only US addresses will be accepted. Contest entries may be made online at www.familyradio.org. All entries are subject to the Privacy Statement, Terms of Use and [Submission Terms and Conditions](#) on the Family Radio' website at the time of entry. FAMILY RADIO RESERVES THE RIGHT TO USE ALL CONTEST ENTRIES FOR REASONS RELATING TO PUBLICITY, PROMOTION, FUNDRAISING, AND/OR ADVERTISING BY AND WITH REGARDS TO FAMILY RADIO IN ACCORDANCE WITH ITS SUBMISSION TERMS AND CONDITIONS EXCEPT AS PROHIBITED BY LAW.

For individuals entering the Contest online, Entrants must provide all requested information, including, their first name and last name, complete address, city, state, zip code, email address, and telephone number. Only US addresses will be accepted. Entrants may also choose to opt-in to Family Radio and/or Ligonier Ministries' email lists. Family Radio is not responsible for problems occurring with the website provided for online Contest entries which either inhibit or increase the chances of winning the Contest permitting online entry. In the case of website malfunctions, the decisions concerning the outcome of the affected Contest by Family Radio will be final.

Family Radio is not responsible for lost, late, delayed, or illegible entries. Family Radio assumes no responsibility for computer system, hardware, software, or program malfunctions or other errors, failures, damages, delayed computer transactions or network connections, whether human, technical, or otherwise in nature, in conjunction with its Contests participation or in connection with any prize acceptance. Family Radio, in its sole discretion, reserves the right to disqualify any person tampering with the entry process or otherwise violating these Contest Rules. Entrants agree that Family Radio has the sole right to decide all matters and disputes arising with respect to any Contest and that its decision is final and binding.

6. Winner Selection and Odds of Winning

Two (2) Prizes will be awarded throughout the Contest Period via entry through an online portal that allows for two (2) eligible Entrants to receive one prize per eligible entry. The two winners will be selected by random selection by Family Radio' staff. Odds of winning any prize to be awarded in the Contest depend on a number of factors, including, but not limited to, the number of eligible entries received by Family Radio during the Contest Period and the number of Entrants participating at any given time.

POTENTIAL CONTEST WINNERS ARE SUBJECT TO VERIFICATION BY FAMILY RADIO WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CONTEST. Potential winners must continue to comply with all terms and conditions of these Contest Rules, and winning is contingent upon fulfilling all requirements. Potential winners will be notified by receipt of the book mailed to their US only mail address. Potential winners may be required to provide proof of identity, execute an affidavit of eligibility, and a liability/publicity release (except where prohibited) in order to claim his/her prize. A winner who executes these documents within the required time period will be deemed to have accepted the

prize, and thereafter will not be permitted to rescind their acceptance of the prize and/or return the prize. In the event that a potential winner of a Contest Prize is disqualified for any reason, Family Radio may award the applicable Prize to an alternate winner by random drawing from among all remaining eligible entries, or other means chosen by Family Radio and indicated in the particular contest rules.

7. Prizes

In this Contest, two (2) winners will each receive one (1) complete set of “Growing in God’s Word,” a curriculum from Ligonier Ministries to help churches, families, and schools guide children through an overview of the Bible in a year, (the “Prize”), with one (1) awarded in Reformed/Presbyterian Edition and one (1) awarded in the Baptist Edition. The approximate retail value of the Prize is \$600.00.

Winners are responsible for all taxes associated with Prize receipt and/or use. Family Radio reserves the right to substitute any listed Prize for one of equal or greater value for any reason. If a winner requests that the Prize be mailed to him/her, and Family Radio agrees to do so, winner agrees that Family Radio will send the Prize by U.S. Postal Service, and that Family Radio is not responsible for lost, stolen, or misdirected mail, and that the Prize will not be replaced if it is not received by winner.

8. Publicity

Participation in the Contest constitutes winner’s consent to Family Radio’ and its agents’ use of winner’s name, likeness, photograph, voice, opinions, and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration, unless otherwise prohibited by law. Each Entrant acknowledges and agrees that any telephone calls placed to the Contest line may be broadcast live on any Family Radio’ station, and also may be recorded for use on-air at a later time. Winners may also be required to sign a separate publicity waiver and/or release upon collecting a prize.

9. Taxes

All State, Local, Federal, and or other taxes, duties, tariffs, title fees, licensing fees, or other fees for prizes awarded in the Contest are the sole responsibility of the winner. Valuation of prizes may be based on information given to Family Radio by the provider of the prize.

10. General Conditions

Family Radio may cancel the Contest or any part of the Contest, if any fraud, technical failures, or any other factor beyond Family Radio’ reasonable control impairs the integrity or proper functioning of the Contest, as determined by Family Radio in its sole discretion. Family Radio 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 Contest or to be acting in violation of these Contest Rules or any other promotion or in an unsportsmanlike or disruptive manner, or to be acting in violation of any federal, state, or local law. Any attempt by any person to deliberately undermine the

legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Family Radio reserves the right to seek legal remedies including damages from any such person to the fullest extent permitted by law. Family Radio may, in its sole discretion, waive, or change any of these Contest Rules in a particular case, but will advise the public of such waiver or changes as practicable as possible after they are made.

11. Limitations of Liability

As consideration for entering the Contest, all Entrants agree to RELEASE, DISCHARGE AND COVENANT NOT TO SUE Family Radio and of its officers, employees, disc-jockeys, on-air personalities, representatives, managers, agents, insurers, attorneys, predecessors, successors, and assigns thereof (collectively, the “Released Parties”), from and against all claims, proceedings, or actions arising out of or relating to their participation in the Contest. The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by Entrants, printing errors, or by any of the equipment or programming associated with or utilized in the Contest; (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 Contest; (4) technical or human error which may occur in the administration of the Contest or the processing of entries; or (5) 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 Contest or receipt or use, non-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 Contest, provided that if it is not possible to award another entry due to discontinuance or completion of the Contest, or any part of it, for any reason, Family Radio, at its 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. No more than the stated number of prizes will be awarded. In the event that production, technical, programming, or any other reason causes more than stated number of prizes as set forth in these Contest Rules to be available or claimed, Family Radio reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

12. List of Winners/Copy of Rules

A copy of the rules of the Contest may be found at www.familyradio.org/growingingodsword.pdf. A copy of Family Radio General Contest Rules may be found at www.familyradio.org/general-contest-rules/. A copy of these Contest Rules, the General Contest Rules, or a list of the winners of the Contest may be obtained by requesting a copy and sending a self-addressed stamped envelope to Loam Media, Inc., 301 Maple Street Ste 2, Shenandoah, IA 51601.