

APPROVED

By MBI Legal (EHK) as to legal form at 12:06 pm, Mar 19, 2018

Moody Radio
Cover to Cover 2018 Contest
OFFICIAL CONTEST RULES

1. **NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.** A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. Copies of the written contest rules for the “Moody Radio Cover to Cover 2018 contest” are available for download at www.CoverttoCoverContest.org and also at the headquarters of The Moody Bible Institute of Chicago (“Sponsor”) located at: 820 North LaSalle Blvd. Chicago, IL 60610.

2. **ELIGIBILITY RESTRICTIONS.** The “**Moody Radio Cover to Cover 2018**” online contest (the “Contest”) is open to all natural persons who are legal residents of the 50 United States and the District of Columbia and who are 18 years of age or older as of Monday, April 9, 2018, except for the following individuals: (a) employees of Sponsor, its affiliated advertising agencies, participating sponsors, promotional partners (collectively, “Sponsor Employees”), members of the immediate families or household members (as defined below) of Sponsor Employees, employees of other radio and television stations; and (b) individuals who have won any prize or prizes from Sponsor, during the twelve months prior to the start date of the Contest, that in the aggregate, and when combined with the value of the applicable Prize, are valued at \$600 or more. “Immediate family” shall include spouse, parents, children, siblings, grandparents, and grandchildren. “Household member” shall include people who share the same residence at least three (3) months out of the year. The Contest is subject to all applicable federal, state, and local laws and regulations. Contest is void where prohibited by law.

3. **CONTEST PERIOD.** The Contest will begin Monday, April 9, 2018 at 12:01 A.M. CST and will run through Sunday, April 29, 2018 at 11:59:00 P.M. CST (collectively the “Contest Period”). Sponsor’s computer is the official time-keeping device for the Contest.

4. **HOW TO ENTER: THERE IS ONE WAY TO ENTER THE CONTEST.** To participate in the Contest, you must visit www.CoverttoCoverContest.org and submit the Contest online entry form that requires submission of the following personal information: Name, Address, City, State, Zip Code, Phone Number and email address. Only one entry is allowed per individual. All entries must be received within the Contest Period. Sponsor assumes no liability for lost, late, incomplete, or misdirected entries. All entries become the sole and exclusive property of Sponsor and will not be returned. No mail-in entries will be accepted.

5. **WINNER SELECTION.** Five (5) winners will be selected in one random drawing of all eligible entries the week of Monday, April 30, 2018. Odds of winning depend on the total number of eligible entries received. Each Prize described herein will be awarded. The winning entrants will be contacted by May 6, 2018 using the contact information that was included in the entry form and will be awarded the applicable Prize (subject to verification of eligibility and compliance with the terms of these rules). Non-compliance with these Official Contest Rules, or the inability to contact a chosen winner within two (2) days of attempted notification may result in disqualification of that winner. In the event that a chosen winner is disqualified for any reason, Sponsor will select an alternate winner in a random drawing of all remaining eligible entries.

6. VERIFICATION OF WINNER. POTENTIAL CONTEST WINNER IS SUBJECT TO VERIFICATION BY SPONSOR WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CONTEST. Each chosen winner must continue to comply with all terms and conditions of these Official Contest Rules, and winning is contingent upon fulfilling all requirements. To claim a Prize, each chosen winner will be required, by May 11, 2018, to sign and return to Sponsor an affidavit of eligibility and liability/publicity release (except where prohibited), complete an IRS Form W-9, and provide a copy of a valid government issued picture I.D. If a chosen winner cannot be contacted, or fails to provide the required documentation described in this paragraph within the required time period, the chosen winner forfeits the applicable Prize. In the event a chosen winner is disqualified for any reason, Sponsor may award the applicable Prize to an alternate winner by random drawing from among all remaining eligible entries.

7. PRIZE. Sponsor will give away five prizes (each a "Prize"), each consisting of a \$1000 gift credit for Moody Publishers to be used for purchases to be made exclusively at www.moodypublishers.com from products available at that website location. Each Prize is non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion.

8. Each winner will be solely responsible for all taxes and all other fees and expenses not specified herein associated with the receipt and use of the applicable Prize, and will be issued an IRS Form 1099 to report their winnings.

9. ENTRY CONDITIONS AND RELEASE. By entering, entrants agree, and by receipt of a Prize, each winner agrees, to: (a) comply with and be bound by these Official Contest Rules and the decisions of the Sponsor, which are binding and final in all matters related to this Contest; (b) release and hold harmless Sponsor and its subsidiaries, related and affiliated companies, participating sponsors, the Prize suppliers and any other organizations responsible for sponsoring, fulfilling, administering, advertising or promoting the Contest, and each of their respective past and present officers, directors, trustees, employees, agents and representatives (collectively, the "Released Parties") from and against any claim, cause of action or liability, including, but not limited to, negligence or damages or any kind to persons or property, including but not limited to invasion of privacy, defamation, slander, libel, violation or right of publicity, infringement of trademark, copyright or other intellectual property rights, personal injury, death, or damage to or loss of property, arising in whole or in part, directly or indirectly, out of the entrant's participation in the Contest or Contest related activity or receipt or use or misuse of any Prize; and (c) indemnify, defend and hold harmless the Released Parties from and against any and all claims, expenses, and liabilities (including reasonable attorneys' fees) arising out of or relating to an entrant's participation in the Contest and/or entrant's acceptance, use, non-use or misuse of a Prize.

10. PUBLICITY. Except where prohibited, participation in the Contest constitutes a winner's consent to Sponsor's and its agents' use of the winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media now known or hereafter discovered, worldwide, without notice, review, approval or further payment or consideration. Each winner also agrees to allow Sponsor, in its sole discretion, to interview the winner on the radio.

11. GENERAL CONDITIONS. Sponsor reserves the right in its sole discretion to modify the Official Contest Rules at any time for any reason. Material modifications shall be distributed in the same manner set forth in Section 1 herein, or announced on-air through Sponsor's radio stations, when practical. Sponsor reserves the right to cancel, suspend and/or modify the Contest, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. 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 Contest or to be acting in violation of the Official Contest Rules of this or any other promotion in an unsportsmanlike or disruptive manner. 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, 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 Contest Rules shall not constitute a waiver of that provision.

12. LIMITATION OF LIABILITY. The Released Parties are not responsible for: (a) 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; (b) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (c) unauthorized human intervention in any part of the entry process or the Contest; (d) technical or human error which may occur in the administration of the Contest or the processing of entries; (e) 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 Contest 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 Contest, if it is possible. If the Contest, or any part of it, is discontinued for any reason, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries receipted 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.

13. Entrant's Personal Information: Information collected from entrants is subject to Sponsor's Privacy Policy at <http://www.moodyradio.org/privacy-policy/>

14. Winner List: A winner list will be available after winner confirmation is complete. Such winner list can be obtained by visiting the following URL: www.CoverttoCoverContest.org.

15. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest 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 Northern District of Illinois or the appropriate state court located in Chicago, Illinois (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, 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 Contest Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Illinois without giving effect to any choice of law or conflict of law rules (whether of the State of Illinois or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Illinois.