



Forward Thinker Award

Official Rules

- 1. Sponsorship and Eligibility.** This contest is sponsored by Farm Credit Mid-America, 12501 Lakefront Place, Louisville, Kentucky 40299. There is no purchase necessary to enter or win. The Forward Thinker Award is designed to recognize innovative thinkers among our Growing Forward® program. Eligibility is based on the following criteria:
 - a.** An applicant can be an individual or couple that is married or has similar legal rights.
 - b.** Applicants must be Farm Credit Mid-America customers that have a loan in the Growing Forward® program or be a graduate of the Growing Forward® program.
 - c.** Must have attended the Know to Grow® conference or Know to Thrive (level 2 conference) and be current with providing annual financial information.
 - d.** Applicant must not be a Farm Credit Mid-America employee or immediately related to one.
 - e.** Applicant must not be a part of the Farm Credit Mid-America Board of Directors or Nominating Committee.
 - f.** Applicant must not be a local elected official.
 - g.** Applicant must be willing to do an in-person or virtual interview and presentation.

This contest is open to legal residents of the United States who are eighteen (18) years or older at the time of entry; however, the contest is void where otherwise prohibited or restricted by law. Employees of Farm Credit Mid-America, its affiliates, licensees, franchisees, advertising and promotional agencies and the immediate family members of each are not eligible. No purchase necessary to enter or win the contest.

- 2. Qualification Period.** The qualification period for the contest begins at 12:01 AM (PST) on July 1, 2026 and ends at 11:59 PM (PST) on September 1, 2026.
- 3. Entry Procedures.** To enter the contest, you must complete the online application at <https://www.fcma.com/forward-thinker>. Please follow all instructions.
- 4. Duties of Participants; Limitation of Liability.** By entering, participants agree to be bound by these rules and the decisions of Farm Credit Mid-



America, which shall be final. All federal, state, and local laws apply. Farm Credit Mid-America and the employees, officers, directors, shareholders, agents, and representatives of Farm Credit Mid-America, affiliates, subsidiaries, and advertising, promotion and legal advisors are not responsible for and shall not be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties; (iii) errors in transmission; (iv) any condition caused by events beyond the control of Farm Credit Mid-America that may cause the contest to be disrupted or corrupted; (v) any injuries, losses, or damages of any kind caused by a prize or resulting from acceptance, possession, or use of a prize, or from participation in the contest; or (vi) any printing or typographical errors in any materials associated with the contest.

5. Violation of Contest Rules. Farm Credit Mid-America reserves the right to disqualify any participant or winner who, in its sole suspicion, tampers with the entry process, intentionally submits more than a single entry, violates these rules or the website [Terms of Use](#), or acts in an unsportsmanlike or disruptive manner.

6. Selection of Winners. Prizes will be awarded based upon the following rubric.

Rubric:

1. Background:	30 points
2. Involvement:	40 points
3. Leadership Experience:	50 points
4. Differentiation & Difficulties:	70 points
5. Goals:	40 points
6. Application Formatting & Grammar:	10 points
7. Video (if submitted):	10 points

7. Description of Prizes. Contest winners will receive the following prizes: The **Forward Thinker** award recipient will receive \$5,000, to be received along with a physical award, at a preferred Know to Grow® conference or Know to Thrive conference. In addition, the award recipient will be provided an opportunity to work with the Farm Credit Mid-America Corporate Communications Team to develop featured media, if desired.

8. Notification of Winners; Substitution of Prizes. Winners will be notified by electronic mail. Farm Credit Mid-America will attempt to re-send said e-



mail up to 3 times. If any winner does not respond to e-mail notification within three days of its transmission, or should the e-mail be returned as undeliverable after 3 attempts, the prize will be forfeited and an alternate will be selected using the judging criteria set forth herein. Winners may not substitute or transfer prizes. Farm Credit Mid-America reserves the right to substitute a prize of equal or greater value in the event a prize is unavailable. Prizes are not redeemable for cash. All taxes on prize are winners' responsibility. Limit: one prize per household. A list of winners may be obtained by emailing growingforward@fcma.com.

- 9. Permissions.** Except where prohibited by law, entry constitutes permission to use winners' names, hometowns and likenesses for online posting, and/or any advertising and publicity without additional compensation. Winners may also be required to sign and return a release of liability, affidavit of eligibility and, where lawful, a publicity consent agreement, as conditions of receiving a prize. Failure to comply with the aforementioned conditions shall be grounds for forfeiture of a prize.

- 10. Inquiries or Questions.** Any inquiries or questions regarding this contest, including any request for the names of the winners, may be sent by e-mail to growingforward@fcma.com or by regular mail to Farm Credit Mid-America at the address set forth above.