

OFFICIAL "THIS RURAL LIFE" PHOTO CONTEST RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. Eligibility: This Campaign is open only to those who sign up at <https://www.whatsyourshare.ca/photo-contest-2026> and who are 18 years of age or older as of the date of entry. The Campaign is only open to legal residents of Alberta and is void where prohibited by law. The Campaign is subject to all applicable federal, provincial, and local laws and regulations. Void where prohibited.
2. Agreement to Rules: By participating, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of Vision Credit Union as final and binding as it relates to the content of this Campaign.
3. Campaign Period: Entries will be accepted online starting on July 2, 2026 9:00 (MST) and ending August 26, 2026 23:59 (MST). All online entries must be received by August 26, 2026 23:59 (MST).
4. How to Enter: The Campaign must be entered by submitting an entry using the online form provided at <https://www.whatsyourshare.ca/photo-contest-2026>. The entry must fulfil all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Vision Credit Union. You may enter only once. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Vision Credit Union.
5. Prizes: The Winner(s) of the Campaign (the "Winner") will receive 1) \$1000 cheque or deposit into a Vision Credit Union account, 2) \$300 cheque or deposit into a Vision Credit Union account, 3) \$150 cheque or deposit into a Vision Credit Union account. Actual/appraised value may differ at time of prize award. The

specifics of the prize shall be solely determined by Vision Credit Union. No cash or other prize substitution shall be permitted except at Vision Credit Union's discretion. The prize is nontransferable. Eligible prize winners must be Vision Credit Union account holders or visit a Vision Credit Union branch to collect their prize. The prize will not be mailed, e-transferred, or delivered by other alternative means. Any and all prize-related expenses, including without limitation any and all federal, provincial, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for Vision Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Odds: The odds of winning depend on the number of eligible entries and votes received.

7. Winner Selection and Notification: The top twenty highest voted entries will be presented to a panel of judges for a blind vote under the supervision of Vision Credit Union. Winner will be notified by email within seven (7) days following selection of Winner. Vision Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within fourteen (14) days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, provincial, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT VISION CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by You: By entering this content (e.g., photo, video, text, etc.), You understand and agree that Vision Credit Union, anyone acting on behalf of Vision Credit Union, and Vision Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity

and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent. By entering this contest, you represent and warrant that your entry is either: (a) a vintage photograph from your personal or family archives, or (b) an original work that you personally created, and that it does not violate any third party's proprietary or intellectual property rights. Entries must not include screenshots, copied images or work created by someone else. Only the original creator of a photo may submit or re-submit it for entry. If your entry is found to infringe upon the rights of another or does not meet these originality requirements, it will be disqualified at the sole discretion of Vision Credit Union. If the content of your entry is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, You shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless Vision Credit Union from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which Vision Credit Union may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.

9. Terms & Conditions: Vision Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond Vision Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, Vision Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by Vision Credit Union. Vision Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. Vision Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void votes for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil

laws. Should such attempt be made, Vision Credit Union reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: By entering, You agree to release and hold harmless Vision Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF CANADA AND ALBERTA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Alberta having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

12. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Vision Credit Union website. To read the Privacy Policy, click here: <https://www.visioncu.ca/en/privacy>.

13. Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope

to: Vision Credit Union 5007 51 St., Camrose, AB T4V 1S6. Requests must be received no later than October 31, 2026 24:00 (MST).

14. Sponsor: The Sponsor of the Campaign is Vision Credit Union 5007 51 St., Camrose, AB T4V 1S6 Canada.

15. Facebook: The Campaign hosted by Vision Credit Union is in no way sponsored, endorsed, administered by, or associated with Meta Platforms, Inc.

16. By checking the box next to "I have read and agree to the rules" on the entry form, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.