

CONTEST-SPECIFIC RULES FOR THE NATIONAL FALL 2026 CASH CONTEST

The following rules shall govern the **Fall 2026** Cash Contest 98.9 The Bear (“the Promotion” or “Contest”). **These contest-specific rules should be read in conjunction with 98.9 The Bear’s (“the Station”) General Contest Rules, which are applicable to all contests conducted by 98.9 The Bear. The Fall 2026 Cash Contest may also be called by various other names on the radio stations included in Exhibit A, attached hereto.**

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **Promotional Period: The Promotion begins on or around Monday, September 21, 2026 and shall continue for five weeks, ending on Friday, October 23, 2026 (the “Promotional Period”), excluding weekends and federal holidays.**
2. **Entry Deadline:** The deadline to submit entries for each prize drawing is 11:59 PM local time as set forth in section 4 below.
3. **Eligibility**
 - a. The National **Fall 2026 Cash Contest*** is open to U.S. residents, eighteen and older, except for the following individuals: employees or families of employees of Participating Stations; the IBA officers and directors, volunteers, or vendors; Envisionwise or vendors thereof; or advertising sponsors of the contest in local markets, listed in Exhibit B (collectively, the “Sponsors”). This Promotion is subject to all applicable federal, state, and local laws and regulations. This Promotion is void outside the United States and where prohibited.
 - b. Listeners are eligible to win one \$1,000 daily prize (“\$1000 Daily Prize” or “Daily Prize”) only once per contest. Any Participant who has won a prize from this Contest during the Promotional Period may be ineligible to receive an additional prize from a participating radio station or group, based on that station or group’s local contesting rules.
 - c. **Participants must sign all contest release and waiver forms required by participating station before accepting prize.** Entrants are required to provide truthful information in all Promotion submissions and when requested by the Station in connection with this Promotion. The Station reserves the right to reject or delete any entry that it discovers to be false or fraudulent. The Station reserves the right to disqualify any entry from any individual who does not meet the eligibility requirements or whom it discovers has provided false or fraudulent information. The Station will delete any and all entries as may be required by law.

4. Entry Method:

To participate, a Participant must submit the required personal information and the Station's on air "keyword" by 11:59 PM local time, the same day that the keywords are provided in the manner explained below. Four different keywords will be announced on air on the Station at random points throughout the day. The times keywords will be announced is the sole discretion of each individual participating station. Participants may utilize each keyword to submit four entries into the contest each day. Each Participant may only submit four entries per day, and each of the four entries must utilize a different keyword. The Station reserves the right to delete, reject, remove, or otherwise not consider any submissions which contain a duplicate keyword.

When providing the keyword on air, the Station will spell the keyword. Participants must submit the keyword as it was spelled on air, and only the keyword, in order to provide a qualifying submission. If a Participant's submission does not match the spelling provided by the Station on air, the Station reserves the right to delete, reject, remove, or otherwise not consider such submissions when selecting a winner.

Participants are required to submit their contest entry as directed by the station over the air, which may include by text message or online via the station's website, as follows:

Text Messages: For stations accepting text message submissions, Participants who wish to participate in the Contest must do so by texting the on-air keyword to 508-777-1000, or to a number that may be directed by participating stations, the same day the keyword is aired by the station, and no later than 11:59 PM. By texting the keyword, Participants consent to receiving further messages from IBA regarding the contest, which may include promotional or advertising messages and may be sent using an autodialer. To opt-out of receiving future messages from IBA, please respond to the last message with "STOP" or email ablunk@federatedmedia.com. Participants must provide all requested information, as explained below, to submit a qualifying entry. Message and data rates may apply.

Station Website: For stations accepting website submissions, Participants must enter the keyword and required information, explained below, into the form on the Station's website the same day the keyword is aired on the station, and no later than 11:59 PM.

Participants are required to submit all requested information, which may include their first and last name, telephone number, email address, address, city, state, zip code, and certify they meet the age requirements, in order to participate. The Station reserves the right to delete, reject, remove, or otherwise not consider any submission which does not contain all requested information. Multiple Participants are not permitted to utilize the same phone number or email address. Failing to provide separate phone numbers or email addresses for each Participant may result in a Participant's submission being disqualified. In order to avoid disqualification, only the authorized account holder of the submitted phone number or email address should use that phone number or email address to participate. The authorized account holder is the natural person who is assigned to the phone number by a wireless service provider, or other organization that is responsible for assigning the phone number, or the individual registered for the email account. Participants may not utilize more than one phone number or email address to increase the number of submissions for that Participant. Use of any device or method to automate entry is prohibited. Messaging and data rates may apply.

Only those submissions that are received by 11:59 PM local time containing the keywords aired that day will be considered in selecting a winner. The Promotion administrator's computer is the official time-keeping device for the Promotion. Only those submissions which the Promotion administrator

deem timely will be considered in selecting a winner. Proof of submission or other indication of submission will not be accepted to prove the timeliness of a submission.

THE STATION RESERVES THE RIGHT TO DISQUALIFY ANY PARTICIPANT WHO VIOLATES THIS PROVISION OR ANY OF THESE RULES FROM SELECTION AS THAT DAY'S WINNER AND FROM THE CONTEST OVERALL.

This Promotion is only sponsored by the individuals and entities defined as Sponsors herein and in no way sponsored, endorsed or administered by any third party, including social media platforms or search engines. By submission of an entry, the Participant releases all Sponsors from any responsibility or liability for the Promotion's administration, prizes or promotion. A Participant's entry information is being provided to the Station only.

Sponsors are not responsible for any technical issues which may result in an invalid submission, including disrupted, delayed, lost, or unavailable internet connections; cell phone service and/or carrier issues; computer failures, errors, or data loss of any kind; failed, incomplete, garbled or deleted computer or network transmissions; inability to access any website or online service; any other error or malfunction, late, lost, illegible or misdirected entries; or for printing errors in any advertisement, entry form or the rules.

By entering the Contest, the Participant agrees to the use of the Participant's personal information as described in the Station's Privacy Policy, located on the Station's website. Through participation in this Contest, Participants agree to receive marketing materials from the Station and Station's contest sponsors. If Participants have questions about the collection or use of their personal information, Participants should contact the Station using the below information.

Entry materials that have been tampered with or altered are void. If the Contest Administrators determine, in their sole discretion, that there is any suspected or actual electronic tampering with the Contest or if technical difficulties compromise the integrity of the Contest, the Sponsors reserve the right to void the entries at issue and/or terminate the Contest and conduct a random drawing to award the prize among all eligible entries received as of the termination date. If the Contest is terminated due to tampering or technical difficulties prior to its expiration date, notice will be posted at www.iba.media and on the Station's website. If, for any reason, the Contest is not capable of running as planned, including tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sponsors which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Contest, Sponsors reserve the right at their sole discretion to cancel, terminate, modify or suspend the Contest. Sponsors reserve the right to disqualify any Participant that tampers with the operation of the Contest or violates the Official Rules of the Contest.

5. Prizes and Odds of Winning.

- a) (1) **ONE DAILY M-F PRIZES of \$1,000 (USD) will be awarded each week for 6 weeks beginning on September 21, 2026** (The first drawing occurs the Tuesday after contesting starts). A total of **(30) Thirty** prizes of \$1,000 dollars each will be awarded throughout the duration of the contest.
- b) **A Participant's odds of winning a Daily Prize depend upon the number of Participants and the number of valid entries submitted by each Participant.** This is a nationwide contest, and winners will be selected from a pool of submissions from throughout the United States. Even if the Station has rebranded or renamed this Contest, as described in Exhibit A, Participants are still subject to a national pool of Participants.

- c) Participants are only eligible to win one \$1000 Daily Prize per contest. Any Participant who has already received a Daily Prize in the ongoing Contest period will be ineligible to receive an additional \$1000 Daily Prize.

6. Winner Selection and Notification.

Selection of \$1000 Daily Prize Winners: One winner will be randomly selected each day, beginning **Tuesday September 22, 2026**, excluding U.S. National Holidays, during the Promotional Period. To win, a Participant will be selected from the valid submissions received the prior business day using a random number generator.

Notification: The Contest Administrator will attempt to contact the selected Participant by phone, utilizing the phone number provided at the time of submission. The call to the selected participant will likely occur (but is not required to occur) between 12PM and 2PM Eastern Time. The call may, but is not required to, show caller ID as coming from an Indiana number (area code 260) or as an “UNKNOWN” caller; there is no guarantee what the call will show on the Participant’s phone and the Sponsors are not responsible for any error or confusion that may result from how the call is displayed on the Participant’s phone. The Contest Administrator will attempt to contact the selected Participant by phone three times within a 5-minute period, although those calls could happen within a smaller window of time. No messages, voice mail, or other type of messages will be left on the selected Participant’s phone. If the Contest Administrator is unable to contact the selected Participant after calling them three times, then an alternate Participant will be randomly selected, and the same contact method will be utilized to reach the alternate Participant. If the first selected participant cannot be contacted, a maximum of four alternate participants will be selected each day. If after attempting to contact the five randomly selected participants in this manner, the Contest Administrator has been unable to contact any of the randomly selected participants, an additional five individuals will be selected from the valid submission pool. If contact is made with the randomly chosen Participant after three phone calls, that Participant will be awarded the prize. Participants need not be listening or present to win. The call with the selected winner will be recorded for future playback on any and all participating Stations.

All winner information, such as name and location, will be collected at the time that the winner is contacted. This information will be sent to the local Station. The IBA will provide the local station with a check for the prize amount, made out to the local Station from the Cash Contest Account held by the IBA. The local Station will then draft a check to the winner, utilizing the information provided to the Contest Administrator at the time of winning. Winners will be notified by the local station to pick up their checks. The Sponsors and Station will notify winners of when to pick up their checks as soon as practicably possible. Any prizes, certificates, or checks not claimed within 60 days of notice will be forfeited by the winner. Winner checks must be claimed by the selected winner, in person, at the Station’s designated location, with proper identification. The Station reserves the right to refuse to deliver any check, prize, or certificate to any individual who’s proper identification does not match the information provided by the selected winner at the time they are contacted, or in accordance with all federal, state, and local laws. Decisions of Station management with respect to the Contest are final.

The Sponsors are not responsible for any technical issues, natural disasters, or other intervening factor which may prevent the Contest Administrator from being able to reach the selected Participant. The Sponsors are also not responsible for any technical issues, natural disasters, or other intervening factors which prevent the selected winner’s contact information from being correctly recorded or provided to the Station. It is the responsibility of the selected winner to ensure that the information provided at the time of contact is correct. Any failure to provide correct information may result in the prize being forfeited or the winner being unable to collect the prize. The Station, Sponsors, and Contest Administrator reserve the right to withhold any prizes which they suspect may be fraudulently obtained.

7. General

- a) Payments of all federal, state, and local taxes are solely the responsibility of the winner(s). Winner(s) will be required to complete and submit an IRS Form W-9 or the equivalent including a winner's full Social Security Number for receipt of any prize valued at \$600 or more. Failure to submit a complete W-9 or equivalent will result in disqualification and forfeiture of the prize.
- b) Participating in the Promotion and acceptance of a prize constitutes a winner's and guest's (where applicable) permission for the station or its agents to photograph, film and record each winner, and to use his/her name, address (city and state), likeness, photograph, voice, biographical information and/or any statements made by him/her regarding the Promotion or its Sponsors for purposes of trade, publicity or promotion without additional financial or other compensation, and, station may, where legal, require a winner to sign a publicity release confirming such consent prior to acceptance of the prize. In the case of a conflict between this paragraph 3b and any other provision of these contest rules, this provision 3b shall govern. By accepting the prize, each winner grants to Sponsors the right to use the winner's name, voice, picture and/or likeness for purposes of advertising and publicity in any and all media now known or hereafter invented, without further permission or additional compensation (except where prohibited by law). All expenses on receipt and use of prize are the sole responsibility of winner. Winner by acceptance of their prizes, agree to release Station, IBA, and their advertising, promotion and production agencies and their respective parents and subsidiaries, shareholders, directors, employees, agents and representatives from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses to persons and property which may be sustained directly or indirectly in connection with the receipt, ownership or use of the prize or while preparing for, participating in, and/or traveling to any Contest or prize-related activity or to station to collect the prize.
- c) No prize transfers. Offer subject to federal, state and local regulations and laws and is void where restricted or prohibited. By entering, participants agree to these rules and the decisions of the Sponsors.
- d) To the fullest extent permitted by law, by participating in the Promotion, you:
 - 1. agree to grant station a non-exclusive, perpetual, worldwide license to edit, telecast, exhibit, rerun, reproduce, use, syndicate, license, print, distribute and otherwise exploit any items (including any photos, videos, audio, or written material) submitted as part of, or connected with, your contest entry (the "Materials"), or any portion thereof, in any manner and in any and all formats and media now known or hereafter devised, without payment to you or any third party;
 - 2. acknowledge that station reserves the right, in its sole discretion, not to use the Materials at all; and
 - 3. represent and warrant that: you are at least as old as the age of majority in your state; you have the full legal right, power and authority to grant to station the license provided for herein; you own or control the complete exhibition and other rights to the Materials you submitted for the purposes contemplated in this license; you are either the parent (or legal guardian) of any minor featured in the Materials or have received the express consent of the parent (or legal guardian) for any such minor to appear in the Materials and to enter the minor's likeness in the Materials in the contest; and neither the Materials nor the exercise of the rights granted herein shall infringe upon or violate the right of privacy or right of publicity of, or constitute a libel or slander against, or violate any common law or any other right of, any person or entity.
- e) Prior to awarding any prize, the station in its sole discretion may require verification of Promotion winner's or winners' identification by a showing of valid government-issued photo identification.
- f) To the fullest extent permitted by law, by participating and/or accepting a prize, entrants, winner(s) and guests (if applicable) agree to release and hold harmless the station conducting the Promotion, its sponsor(s) and promotional partner(s), its advertising and promotion agencies, the Promotion administrators, any social media platform utilized in the conduct of the Promotion (including but not limited to Facebook, Inc.) and each of their respective parent, subsidiary and affiliated entities, and the officers, shareholders, directors, employees, agents, representatives, successors, and assigns of each of them (collectively, the "Released Parties") against any and all claims or liability arising directly or indirectly from the prize or participation in the Promotion. The station may also require eligible Promotion winner to sign a liability release confirming such consent.

- g) The station conducting the Promotion, in its sole discretion, reserves the right to disqualify any person (and all of their entries) from this Promotion if he or she tampers with the entry process, the operation of the Promotion, or the operation of the station's website, Facebook Page, and/or any other social networking site used in the Promotion, or is otherwise in violation of the rules. The station conducting the Promotion further reserves the right, at its sole discretion, to modify, cancel, terminate or suspend the Promotion, or any part of it, if it is not capable of completion as planned or if any fraud, technical failures or any factor beyond the station's control, including infection by computer virus, bugs, tampering, unauthorized intervention or technical failures of any sort, corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion as determined by the station in its sole discretion. Any attempt by an entrant or any person to deliberately damage any station website, Facebook Page, and/or any other social networking site used in the Promotion or to undermine the legitimate operation of this Promotion may be a violation of criminal and civil laws. Should such an attempt be made, the station reserves the right to seek full prosecution and/or damages from any such individual to the fullest extent permitted by law. The station's failure to enforce any term of these Official Rules shall not constitute a waiver of this provision. If due to circumstances beyond the control of the station conducting the Promotion, any competition or prize-related event or travel is delayed, rescheduled, postponed or cancelled, the station reserves the right, but not the obligation, to modify, terminate, suspend or cancel the Promotion and shall not be required to award a substitute prize.
- h) The Released Parties are not responsible for (i) typographical or other errors in the printing, the offering or the administration of the Promotion, or in the announcement of a prize; (ii) entries not received due to difficulty accessing the internet, service outage or delays, computer difficulties, malfunctions, disconnections, other technological failures, telephone service outages, delays, dropped calls, or busy signals, or any other difficulties that may prevent an individual from sending or receiving a text message; or (iii) lost, stolen, mangled, misdirected, postage due, illegible, incomplete, incorrect, or late entries. Further, the Released Parties are not responsible if any part of a Promotion prize cannot be awarded due to acts of God, acts of war, natural disasters, weather, acts of terrorism or other factors beyond Station's control.
- i) By participating in and running this contest, participating Station agrees to release other participating Stations, IBA, and their advertising, promotion and production agencies and their respective parents and subsidiaries, shareholders, directors, employees, agents and representatives from any and all liability, claims or actions of any kind whatsoever for injuries, damages or losses to persons and property which may be sustained directly or indirectly in connection with the Contest or while preparing for, participating in, and/or traveling to/for any Contest related activity.

8. Official Rules and Winner List

To obtain a physical copy of the General Contest Rules, these contest-specific rules, or a list of winner(s) following completion of the Promotion (please specify which), send a self-addressed envelope specifying "General Contest Rules," "National Fall Cash Contest," or "National Fall Cash Contest Winner List" by October 23, 2026, to 98.9 The Bear, Address: 5503 Coventry Lane Fort Wayne IN 46804.

9. Terms of Use Agreement & Privacy Policy

The Terms of Use Agreement of the station conducting the Promotion is located here: 5503 Coventry Lane Fort Wayne IN 46804. The Privacy Policy of the station conducting the Promotion is located here: 5503 Coventry Lane Fort Wayne IN 46804.

For questions regarding our Terms of Use and Privacy Policy, please contact:

Hillary Keller | 98.9 The Bear
hkeller@federatedmedia.com
5503 Coventry Lane
Fort Wayne IN 46804

Affiliated Station(s) Exhibit A

(This list only includes participating radio stations, not the name of the contests on those stations – to find the name of a particular contest on a particular station, please visit the website of the participating station)

JAZZ	96.9
KABG	98.5
KAPN	107.3FM
KBXT	101.9FM
KDSN	AM 1530/FM104.9
KIOT	102.5
KJAN	AM 1220
KJFA	102.9
KKFR	98.3
KKMA	99.5 FM
KKRG	105.1
KKSS	97.3
KKXA	1520 AM / 101.1 FM
KKYY	101.3 FM
KLCA	96.5
KLVO	97.7
KNAH	101.5
KNID	107.1
KOAI	95.1
KODS	103.7
KOLC	97.3
KQNU	102.3 FM
KQRX	95.1
KRKO	1380 AM / 95.3 FM
KRNO	106.9
KSCJ	1360 AM / 94.9 FM
KSJB	600
KSJZ	93.3
KSUX	105.7 FM
KUDD	105.1
KUUU	92.5

KWFF	99.7
KXEG	1280
KXRK	96.3
KYMV	105.5 & 100.7
KZON	94.9
MAX	93.5 FM
WAFY	103.1FM
WAJZ	96.3
WAOR	102.7
WAWC	103.5
WBBK	93.1
WBPM	92.9
WBYR	98.9
WBYT	100.7
WDAB	100.5
WDVT	94.5
WEBR	1440 AM
WEJZ	96.1
WFDL	97.7
WFFG	100.3
WFJX	910 AM and 104.3 FM
WFLY	92.3
WFRQ	93.5 & 94.7
WGHQ	920
WGNE	99.9
WGUF	98.9
WHPI	96.5 + 104.3
WHPY	94.5
WHUD	100.7
WHYA	101.1
WINU	104.9
WJEN	105.3
WJGO	102.9
WJJR	98.1
WKFY	100.5, 101.5 & 103.5
WKJG	1380
WKLI	100.9/107.1
WLDF	92.9
WLTJ	92.9
WLVL	1340 AM
WMDC	98.7

WMEE	97.3
WNYQ	101.7
WOWO	92.3
WPIA	98.5
WPXC	102.9
WQHK	105.1
WRBR	103.9
WROW	590
WRRK	96.9
WRSW	107.3
WRZK	95.9
WSGL	104.7
WSHH	99.7
WSLC	94.9
WSLC	99.1
WSLC	100.1/97.7
WSLC	92.3
WSLC	97.3/97.9
WSPK	104.7
WSYB	100.1
WTFM	98.5
WTRC	95.3
WUUF	103.5
WVEK	102.7
WWCT	99.9
WWEG	106.9FM
WWGR	101.9
WXPB	107.1
WYJB	95.5
WYOT	102.3
WZPN	101.1
WZRT	97.1