

RVC Edge – Terms and Conditions

Program Overview

RVC Edge is River Valley Cooperative's loyalty and rewards program designed to recognize and reward customers for their continued partnership across all eligible lines of business.

By participating in the program, customers agree to these Terms and Conditions.

Program Period

- The Program Period for the 2026 crop year begins January 1, 2026, and ends August 31, 2026.
 - Qualifying purchases must be made between January 1, 2026, and July 1, 2026, to earn RVC Edge points.
 - Point redemption is permitted at any time during the Program Period, subject to the terms below.
 - Each crop year renewal of the RVC Edge program will constitute a new and separate Program Period, with its own defined dates, terms, and conditions.
 - Points do not roll over from one Program Period to the next.
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Eligibility

- Participation in RVC Edge is open to active River Valley Cooperative customers with accounts in good standing, including no past-due balances.
 - Enrollment is automatic for qualifying customers; certain program features may require verification of account information.
 - Grain-only customers (Account Code 77) must establish a River Valley Cooperative business account to redeem points or purchase eligible products through the program.
 - Cash-only customers (Account Code 99) are not eligible to participate in RVC Edge.
 - River Valley Cooperative reserves the right to verify eligibility, account type, and account standing at any time.
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Earning Points

- Customers earn RVC Edge points based on qualifying purchases of Agronomy, Commercial Energy, and Grain sales and deliveries made during the Program Period.
- Commercial Energy is defined as energy products used for agricultural or farm-related purposes, including:

- Propane used for agricultural operations
 - Dyed diesel
 - Clear diesel
 - Refined fuels used in farming
 - Residential LP (home heat), Feed products, and non-product services do not earn points.
 - Points are awarded at rates determined by River Valley Cooperative and may vary by product category or promotional program.
 - Points may take up to 30 days after a qualifying purchase appears in the customer's account.
 - Points are calculated on the net purchase amount after discounts, returns, or credits.
 - No points may be earned on purchases made after July 1, 2026.
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Redeeming Points for GrowVance Products

- RVC Edge points may be redeemed toward the purchase of eligible GrowVance-branded agronomy products.
 - One (1) point equals \$1.00 in redemption value toward qualifying GrowVance products.
 - Points may be used for partial or full payment of eligible GrowVance products, up to the purchase amount.
 - Redemptions must be processed through a River Valley Cooperative agronomy representative.
 - Points may not be redeemed for cash, credit, or applied to outstanding account balances.
 - Redemptions are subject to product availability and account standing at the time of redemption.
 - Points may be redeemed at any time during the Program Period, but not after expiration.
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Point Expiration and Forfeiture

- All points earned during the Program Period expire on August 31, 2026, regardless of when they were earned.
 - Unused points do not carry forward into future Program Periods.
 - Points may be forfeited if:
 - The account is closed
 - The account becomes inactive
 - The account is delinquent for more than 60 days
 - River Valley Cooperative is under no obligation to reinstate expired or forfeited points.
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Program Changes

- River Valley Cooperative reserves the right to modify, suspend, or terminate the RVC Edge program at any time.
 - Reasonable efforts will be made to communicate material changes through official channels.
 - Changes will apply as of the effective date stated in the communication.
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Limitations

- Points have no cash value outside the RVC Edge program.
 - Only purchases made directly from River Valley Cooperative qualify.
 - Misuse, abuse, or fraudulent activity may result in termination and forfeiture of points.
 - River Valley Cooperative is not responsible for technical errors or system delays.
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Privacy and Data Use

- Participation constitutes consent for River Valley Cooperative to collect and use data necessary to administer the program.
 - Data will be handled in accordance with River Valley Cooperative's Privacy Policy.
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Dispute Resolution

- All disputes related to points, redemptions, or interpretation of program terms will be reviewed internally.
- River Valley Cooperative's determinations are final.