

# **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 multiple lines of business.

Participation in RVC Edge constitutes acceptance of these Terms and Conditions.

## **Eligibility**

- Participation in RVC Edge is open to active River Valley Cooperative customers with accounts in good standing.
- Enrollment is automatic for qualifying customers; certain program features may require account verification.
- River Valley Cooperative reserves the right to verify eligibility and account standing at any time to ensure compliance with program requirements.

## **Program Period**

- The current RVC Edge program period begins at the start of the crop year and concludes at the end of the crop year, as determined by River Valley Cooperative.
- Qualifying purchases must be made within the applicable program period to earn points.
- River Valley Cooperative may establish future program periods under updated terms and conditions.

## **Earning Points**

- Customers earn RVC Edge points on qualifying purchases of Agronomy and Energy products and qualifying Grain sales and deliveries.
- Point earning rates, eligible products, and promotional multipliers are determined by River Valley Cooperative and may vary by product category or promotional event.
- Points may take several business days after a qualifying transaction appears in the customer's account.
- Points are calculated based on the net invoice amount after discounts, credits, returns, or adjustments.

- River Valley Cooperative reserves the right to audit, adjust, or correct point balances for errors, returns, billing corrections, or suspected misuse.

## **Redeeming Points for GrowVance Products**

- RVC Edge points may be redeemed toward eligible GrowVance-branded products.
- Points are redeemed on a dollar-for-dollar basis.
- Points may be applied to cover up to one-half of the eligible purchase price. The remaining portion of the purchase must be paid by the customer.
- Points may not be used to cover the entire transaction amount.
- All redemptions must be initiated and processed through a River Valley Cooperative Agronomy representative. Customers should contact their representative directly to request redemption.
- Points cannot be redeemed at retail counters, through online checkout, for cash, or as a credit on outstanding account balances.
- Redemption is subject to product availability and verification of account standing at the time of request.

## **Point Expiration and Forfeiture**

- Points earned during a program period will expire at the close of that program period unless otherwise communicated in writing by River Valley Cooperative.
- Points do not carry forward into future program periods unless expressly stated in writing.
- Points may be forfeited if an account is closed, becomes inactive, or becomes delinquent.
- River Valley Cooperative is not responsible for expired or forfeited points and is under no obligation to reinstate them.

## **Program Changes**

- River Valley Cooperative reserves the right to modify, suspend, or terminate the RVC Edge program, in whole or in part, at any time.
- River Valley Cooperative will make reasonable efforts to communicate material changes through official channels such as email, statements, or the cooperative website.
- Changes will be effective as of the date specified in the communication.

## **Limitations**

- Points have no cash value outside the RVC Edge program.
- Only purchases made directly from River Valley Cooperative qualify for earning or redeeming points.
- Points are non-transferable.
- Misuse, abuse, or fraudulent activity may result in termination of participation and forfeiture of points.
- River Valley Cooperative is not responsible for technical errors, system outages, or delays that impact point calculation or display.

## **Privacy and Data Use**

- Participation in RVC Edge authorizes River Valley Cooperative to collect, use, and store information necessary to administer the program.
- Data will be handled in accordance with River Valley Cooperative's Privacy Policy.
- River Valley Cooperative does not sell participant data and will only share information with affiliates and service providers supporting program operations.

## **Dispute Resolution**

- Questions or disputes should be directed to the customer's River Valley Cooperative representative.
- River Valley Cooperative will make a good-faith effort to resolve disputes internally.
- All determinations by River Valley Cooperative regarding point balances and program interpretation are final.

## **Contact**

For questions regarding RVC Edge, point balances, or redemptions, please contact your River Valley Cooperative representative.