

Cream of the Crop Photo Contest Terms and Conditions

As part of the Ag Invest Program (“Program”), the Office of the Illinois State Treasurer (“Treasurer”) will launch its 14th **Cream of the Crop Photo Contest (“Contest”) March 11, 2026**. The Treasurer invites student contestants (“Contestants”) from across the state, ages 8-18, to submit their most innovative, scenic snapshot that depicts their vision of agriculture in our state through every season. The winning Contestants will make their mark in the Midwest as they will be featured on the new marketing material for the Program, receive prominent placement in the 2026-2027 Photography Contest calendar, and be invited to a reception with the Treasurer on Ag Day at the Illinois State Fair marking the 14th year, plus many other prizes mentioned below. ***Start taking photos today!***

I. Eligibility

1. Contestants must be in the following three categories: ages 8-10, ages 11-14 and ages 15-18.
2. The Contest will begin on March 11, 2026, and close on June 12, 2026.
3. Winning and runner-up Contestants will be notified by phone and email. All other Contestants will be notified by email.
4. The following are not eligible Contestants: Treasurer employees and their immediate family members, members of any Treasurer board or committee, professional photographers, and other entities as determined by the Treasurer.
5. Acceptable photos include rural and urban Illinois farm landscape, livestock, farm buildings, vineyards, u-pick operations, farm equipment, etc. Be creative!
6. Contestants must be Illinois residents and between ages 8 - 18 on June 12, 2026.
7. Photo(s) must be taken in Illinois from July 1, 2025 - June 12, 2026.
8. Photo(s) must be taken by the Contestants; For Contestants under the age of 18 at the time of submittal, a parent or guardian must sign off on the authenticity of the submission.
9. Contestants may submit up to two photos.

10. Photo(s) deemed inhumane or inappropriate as determined by the Treasurer will be disqualified from the contest.

II. Entry Procedures

Take an original photo that reflects **Illinois agriculture**.

1. Photo Submission

- i. Contestants must fill out application online and upload at least one photo (maximum of two photos) by 11:59 p.m. on June 12, 2026. Photo(s) submitted after the entry deadline will be considered ineligible.
- ii. Contestants **must submit** photo(s) in **JPEG/JPG** format, **300 dpi**, no larger than 5MB. Photos should be submitted through the Treasurer's website (www.illinoistreasurer.gov). Click on the "Cream of the Crop Photo Contest" link and follow the upload instructions from there. The Contest opens March 11, 2026.
- iii. Photo(s) submitted less than **300 dpi** may not be able to be used. Please check the quality of photo before you submit.
- iv. Photo(s) not submitted in the manner requested above will not be considered.

2. Retouching Photo(s)

- i. Photo(s) should accurately reflect the subject matter and the scene; however, limited retouching and cropping is allowed through enhancing applications.

III. Terms and Conditions

By entering this Contest all Contestants warrant that his or her entry materials are original and do not infringe on any third party's rights and that Contestants obtained any necessary permission from the third party if a third party or third party's property appears in the Contest. The Treasurer reserves the right to disqualify any entry if it finds in its sole discretion that any of the foregoing warranties are not true.

The Treasurer reserves the right, in its sole discretion, to cancel, modify or terminate the Contest for any reason.

The Contestant assumes sole responsibility for the photo(s) and material contained in it.

Contestants retain ownership of any and all copyright and other intellectual property rights for their photo(s). However, if a Contestant is chosen as a winner, a runner-up, or has an image to be included in the Program's yearly calendar, Contestant grants the Treasurer with proper attribution through whatever means it deems appropriate, a worldwide, non-exclusive, royalty-free, sub-licensable and transferable license to use, reproduce, distribute, prepare derivative works of, and/or display the photo submission, in any media formats and through any media channels in perpetuity in connection with the activities and operation of the Contest.

Contestants must take photo(s) in the State of Illinois.

All Contestants under the age of 18 at the time of submittal must have a parent or guardian attest to the validity of the information provided in the application as true and accurate. The Treasurer bears no responsibility for any information obtained that is deemed to not to be true and accurate.

The first, second and third place winners of the Contest that choose to accept the Bright Start Cream of the Crop scholarship award ("Scholarship Award")¹ will be required to submit a Bright Start Cream of the Crop Scholarship Application and Agreement ("Scholarship Application and Agreement").

IV. Judging

1. Members of the Treasurer's Ag Advisory Board will be responsible for choosing the first-place winner and two runners-up from each group for the purpose of this Contest.
2. Judging will take place either in person or through photo sharing program and email for those who are unable to attend in person.
3. There will be at minimum two judges for each age group.

¹ The Office of the Illinois State Treasurer serves as the Trustee of the Bright Start College Savings Program ("Bright Start"). An investment in a Bright Start account involves risk and may lose value. The Program Disclosure Statement ("PDS"), available at www.brightstart.com, provides important information about Bright Start and discusses the risks of investing in the Bright Start College Savings Trust, fees, and expenses associated with Bright Start. Investments in Bright Start are not insured by the FDIC or any other government agency and are not a deposit or other obligation of any depository institution. Investments are not guaranteed by the State of Illinois, the Office of the Illinois State Treasurer, or any other entity and are subject to investment risks, including the loss of the principal amount invested.

- i. Photos will be provided to the judges in attendance and available to all judges on a photo sharing program.
4. Numbers will be assigned to each photo entry, making this a blind judging (description of the photos may be provided).

V. Recognition

1. There will be one first place winner in each age group. First place winners will receive the following recognition:
 - a. Scholarship Awards are available for first place winners;
 - b. A link on the Treasurer's website home page leading to winning photos within the Program page;
 - c. Reception with the Treasurer on Ag Day at the Illinois State Fair;
 - d. Photo placement and name recognition on the Program marketing brochure;
 - e. Photo displayed at the Treasurer's Office;
 - f. Photo displayed at the Illinois State Fair, Du Quoin State Fair, and the Treasurer's website;
 - g. Photo displayed in the Treasurer's 2026-2027 Ag Invest Cream of the Crop Photography Calendar; and
 - h. Showcasing on the Treasurer's official Facebook and Twitter pages.
2. A second and third place runner-up will be designated in each age group. Second and third place winners will receive the following recognition:
 - a. Scholarship Awards for second and third place winners;
 - b. Photo displayed at the Illinois State Fair, Du Quoin State Fair, and the Treasurer's website;
 - c. Photo displayed in the 2026-2027 Ag Invest Cream of the Crop Photography Calendar; and
 - d. Showcasing on the Treasurer's official Facebook and Twitter pages.

All other photo submissions in each age group may be recognized as follows:

- a. Photo displayed at the Illinois State Fair, Du Quoin State Fair, and other agricultural events; and
- b. Select photos displayed in the Treasurer's 2026-2027 Ag Invest Cream of the Crop Photography Calendar.

The Treasurer reserves the right to modify recognition in its sole discretion, including the manner of photo placement and display.