

Vantage Credit Union 2023 Summer of Live Loan Promotion Terms and Conditions

Offer valid from May 15, 2023 – July 15, 2023 for Vantage Credit Union ('VCU') members age 18 and older. While supplies last. One voucher with a unique offer code ('Code') will be offered to qualified members upon opening a qualifying loan with a minimum balance of \$3,000, or establishing a qualified line-of-credit of \$3,000 or more with VCU during the offer dates. Qualified line-of-credit and loans include: auto, boat, RV, motorcycle, non-titled collateral, home equity, home equity line-of-credit, personal line-of-credit, and personal. One voucher per loan will be offered to the primary member on the loan or line-of-credit. If the member indicates they are interested in receiving a voucher, it will be mailed within ten (10) business days of closing on a qualified loan at a VCU branch location or online through digital banking. If a qualified loan is opened through the VCU Indirect Dealer Network, the member must contact the VCU Marketing Department at community@vcu.com or 314.298.0055 by close of business on August 4, 2023 to request a voucher. Each voucher contains a one-time use only promotional access Code redeemable for two (2) general admission/lawn tickets (while supplies last, subject to availability) for one (1) participating Live Nation® produced and promoted concert at Hollywood Casino Amphitheatre in Maryland Heights, MO during the 2023 concert season. Tickets are subject to program availability, venue capacity, artist and age restrictions. Code must be redeemed by 11:59 PM CT on 9/15/23 by visiting livenation.com/vantagecurocks and filling out the registration form with 3 top concert choices. An Offer Code can be used only once. Maximum one (1) Code per transaction. Offer Codes are void if not obtained through authorized, legitimate channels, or if any part is defective, altered, duplicated, photocopied, forged, counterfeited, mutilated or tampered with in any way, or if Offer Codes contain or are the result of a printing, seeding, typographical, mechanical or other error(s), or do not contain proper security devices (an "Irregular Code"). Any attempt to obtain or generate multiple Offer Codes and/or Irregular Codes and/or to use multiple names, email addresses, phone numbers and/or any fraudulent or other non-permissible mechanisms to obtain Codes, as determined by Live Nation in its sole discretion, shall give Live Nation the right to disqualify user. Offer Codes have no cash value and cannot be exchanged for cash or credit, except as required by law. Offer Codes cannot be sold or bought and will be void if sold or exchanged for compensation. Any unused value will be forfeited. Offer Codes cannot be combined with other product offers or promotions. Tickets received with an Offer Code are for personal use or gifts only and are not valid for resale. Offer Codes cannot be used for past purchases or offers. Use of an Offer Code for unauthorized advertising, marketing or other promotional purposes is strictly prohibited. Offer Codes cannot be replaced if lost or stolen and Live Nation and VCU are not responsible for any damage or loss resulting from unauthorized use. Offer Codes are void where prohibited by law. If an Offer Code is used in violation of these Terms, Live Nation reserves the right to cancel any ticket order. Once tickets are issued, they cannot be exchanged for other tickets. Code cannot be redeemed at the venue box office and no requests will be fulfilled on the day of a requested concert. Please allow 72 hours for a response. Parking, travel and accommodations not included.

Live Nation Worldwide, Inc. is not a sponsor of the Offer and is in no way responsible for the administration and the fulfillment of the Offer. All inquiries regarding the Offer should be directed to VCU.

Live Nation is a registered trademark of Live Nation Worldwide, Inc.