

OFFICIAL RULES OF THE VANTAGE CREDIT UNION HOME EQUITY OPEN THE DOOR GIVEAWAY 2023

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

The Vantage Credit Union Home Equity Open The Door Giveaway ('Giveaway') is open to all Vantage Credit Union ('VCU') members and individuals age 18 years or older. VCU and subsidiary Board and Supervisory Committee members, staff and their immediate families are not eligible to win. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws" or by current marriage, adoption, or cohabitation, and any other persons residing at the same household whether or not related. All potential winners are subject to verification before any prize will be awarded. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win. If you are 18 years of age, you may also request an entry form by writing to Vantage Marketing, 19 Research Park Court, St. Charles, MO 63304. All entries must be received no later than June 30, 2023, to be eligible for the prize Giveaway. Vantage is not responsible for lost, damaged or misdirected entries. One entry per person.

Chance of winning depends on number of qualified entries received. To be eligible for entry into the drawing, open a qualifying home equity loan or home equity line-of-credit with VCU from April 1, 2023 – June 30, 2023. Primary borrowers only will be entered into the drawing. Loan must be open at the time of the drawing to be eligible for the prize Giveaway. Limit one (1) prize per person, immediate family member or household.

DRAWING: Three (3) finalists randomly selected from all qualified entries. Finalists will be notified by July 31, 2023 and will be invited to the Giveaway event. If a finalist cannot be contacted or has not responded within five (5) business days of notification, a runner-up will be selected and notified. Only one (1) alternate runner-up drawing will be held for each finalist, after which the finalist will remain unselected. Each finalist must agree to submit an affidavit of eligibility.

GIVEAWAY: One (1) \$5,000 cash Grand Prize and two (2) \$1,000 cash First Prizes will be awarded. At the Giveaway (event details to be announced), each of the three (3) finalists must be represented either by themselves or a designated person age 18 or older of their choosing in the event they cannot attend the Giveaway. VCU must receive verbal notice of a designee within five (5) business days of the Giveaway. Each finalist (or their designee) will select one (1) container with a key in it from the three (3) containers available. After each finalist has received a potential winning key, they will have an opportunity to use their chosen key to unlock the prize door. The finalist whose key successfully unlocks the door will win the Grand Prize. Order of key selection and key trial to open the prize door will be randomly determined, and only one key will successfully unlock the door. The two (2) remaining finalists whose keys do not unlock the door will each receive one of the First Prizes after the Grand Prize winner is determined. Prizes will be awarded in cash at the event. Only listed prizes will be awarded, and no other prizing or substitutions will be made except at the sole discretion of VCU. Lost or stolen prizes will not be replaced. Acceptance of prize constitutes authorization to use the winner's name and/or photograph in future credit union literature or articles for publication and/or social media without compensation. Each winner is responsible for any tax liability.

VCU is not responsible: (1) for any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Giveaway; (2) for technical and/or communications malfunctions, errors or failures of any kind; (3) for unauthorized human intervention in any part of the Giveaway; (4) for technical or human error which may occur in the administration of the Giveaway or the processing of entries; (5) for any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Giveaway or receipt or use or misuse of any prize; or (6) if the Giveaway cannot take place or if any prize cannot be awarded due to acts of war, natural disasters, weather or acts of terrorism or any other circumstance beyond the control of VCU.