

OFFICIAL RULES OF THE VANTAGE CREDIT UNION 2025 GRANT'S FARM HOLIDAY LIGHTS WEBSITE TICKET DRAWING

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 2025 Grant's Farm Holiday Lights Website Ticket Drawing ("Drawing") is open to all individuals age 18 years or older who reside in Missouri or Illinois at the time of entry into the Drawing. Vantage Credit Union ("VCU") and subsidiary Board, Supervisory Committee, staff members, 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. By participating in the Drawing, each entrant warrants that he or she meets the eligibility requirements and agrees to receive email communication and offers from VCU and their wholly owned subsidiaries at the contact information provided on the official entry form. Each entrant fully and unconditionally agrees to and accepts these Official Rules and VCU's decisions, which are final and binding in all matters related to the Drawing.

To be eligible for entry into the Drawing, entrants must complete the entry form on the Drawing page, vcu.com or request an official entry form by writing to Vantage Credit Union, Attn: Marketing, 19 Research Park Court, St. Charles, MO 63304. All eligible entries must be submitted and received within the stated Entry Period. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win.

Entry Period:	Winners Notified by:	Prize:
November 1 – 31, 2025	12/05/2025	4 Holiday Lights entry tickets & 1 parking pass

Chance of winning depends on number of eligible entries received. One (1) winner will be randomly selected from all qualified entries. Only listed prize will be awarded, and no other prizing or substitutions will be made except at the sole discretion of VCU. Lost or stolen prize will not be replaced. Winner will be notified via email by the date listed above. If a winner cannot be contacted or has not claimed the prize within three (3) business days of notification, a runner-up will be selected and notified. Only one (1) alternate runner-up Drawing will be held, after which the prize will remain un-awarded. All selections are final. If requested, winners must submit a certification of eligibility. Prize is non-transferable.

Prize awarded via promo code(s) and are redeemable through the Grant's Farm website, grantsfarm.com. Winner must have a valid email address to receive and claim the prize. Additional parking, travel and accommodations are not included and are the sole responsibility of winner and guests. Winner and guests must abide by all venue policies. Grant's Farm reserves the right to revoke full or partial prize from any winner or winner's guest who it and/or venue personnel deem may, in their sole discretion, be intoxicated, be a safety risk, have violated any venue policy or law, and/or may bring VCU and/or Grant's Farm into disrepute. Resale of tickets is prohibited. By claiming tickets, you agree to the [General Terms and Conditions](#) of Grant's Farm. Winner is responsible for any tax liability. Approximate retail value of prize: \$69.95.

Except where prohibited, by participating in the Drawing, you agree to release VCU, Grant's Farm, promotional agencies, franchisees, and each of their respective parent companies, affiliates, successors, assigns, agents, representatives, shareholders, subsidiaries, officers, directors and employees (collectively "Released Parties"), from and against any and all liability for any claims, costs, injuries, losses or damages of any kind arising in connection with the Drawing, including without limitation: (i) the unauthorized or illegal access to personally identifiable or sensitive information; (ii) acceptance, possession, use, misuse, or nonuse of the prize that may be awarded; (iii) for any incorrect or inaccurate information, whether caused by entrants or by any of the equipment or programming associated with or utilized in the Drawing; (iv) for technical and/or communications malfunctions, errors or failures of any kind; (v) for unauthorized human intervention in any part of the Drawing; (vi) for technical or human error which may occur in the administration of the Drawing or the processing of entries; (vii) 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 Drawing or receipt or use or misuse of any prize; or (viii) if the Drawing 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 circumstances beyond the control of VCU. You agree that in any cause of action, the Released Parties' liability shall be limited to the cost of entering and participating in the Drawing and in no event shall the Released Parties be liable for attorneys' fees or other legal costs. You acknowledge that the Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to a prize including, without limitation, the prize quality or availability.

Sponsor: Vantage Credit Union. Grant's Farm is not a sponsor of the Drawing and is in no way responsible for the administration of the Drawing, the verification of winners or the fulfillment of prizing. All inquiries regarding the Drawing should be directed to VCU.