OFFICIAL RULES OF THE VANTAGE CREDIT UNION 2026 MARYVILLE UNIVERSITY PREMIUM PRIZE DRAWINGS

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 2026 Maryville University Premium Prize Drawings ("Drawings") are 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 Drawings, each entrant warrants that they meet 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 Drawings.

To be eligible for entry into the Drawings, entrants must complete the entry form on the Drawing page, vcu.com/muprize 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:	Premium Prize
November 1 – 30, 2026	12/15/26	Holiday Basket ($100 value)
December 1 – 31, 2026	1/13/27	Wine Gift Bag ($100 value)

Chance of winning depends on number of eligible entries received. One (1) winner will be randomly selected from all qualified entries per Entry Period and will receive the prize listed for that Entry Period. Limit one (1) prize per person. Winners must have a valid email address to receive and claim the prize. 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 prizes will not be replaced. Winners will be notified via email by the date listed above for the Entry Period. 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. Distribution of all prizes will be coordinated by Maryville University. Winner is responsible for any tax liability. Approximate retail value of each prize: $100.

Except where prohibited, by participating in the Drawings, you agree to release VCU, Maryville University, 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 Drawings, 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 Drawings; (iv) for technical and/or communications malfunctions, errors or failures of any kind; (v) for unauthorized human intervention in any part of the Drawings; (vi) for technical or human error which may occur in the administration of the Drawings 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 Drawings or receipt or use or misuse of any prize; or (viii) if the Drawings 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 Drawings 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. Maryville University is not a sponsor of the Drawings and is in no way responsible for the administration of the Drawings or the verification of winners. All inquiries regarding the Drawings should be directed to VCU.