

OFFICIAL RULES OF THE VANTAGE CREDIT UNION BALLWIN / TOWN & COUNTRY BRANCH GRAND OPENING GIFT CARD 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 Ballwin / Town & Country Branch Grand Opening Gift Card Drawing ("Drawing") is open to all individuals age 18 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 a digital entry form on the Drawing page, vcu.com/btc500 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. One entry per person. Drawing offered through the Entry Period described below. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win.

Entry Period:	Winner Notified by:	Prize:
December 2 – 31, 2025	01/15/2026	\$500 Mastercard® gift card

Chance of winning depends on total number of entries received. One (1) winner will be randomly selected from all qualified entries. Limit one (1) prize per person. 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 the 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 an affidavit of eligibility. Acceptance of prize constitutes authorization to use the winner's name and/or photograph in future credit union publications, promotions, and/or social media without compensation. Prize is non-transferable.

The prize will be awarded in-person at the VCU branch located at 13849 Manchester Road, Ballwin, MO 63011 on a date that is agreed upon by a VCU representative and the winner. Winner is responsible for any tax liability. Value of prize is \$500. Winner is responsible for transportation and any expenses associated with traveling to the VCU branch to accept the prize.

Except where prohibited, by participating in the Drawing, you agree to release VCU, 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.

The Drawing is in no way sponsored, endorsed, administered by, or associated with Mastercard. All inquiries regarding the Drawing should be directed to VCU.