

OFFICIAL RULES OF THE VANTAGE CREDIT UNION JULY 2023 SAVINGS CHALLENGE 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 July 2023 Savings Challenge Drawing ("Drawing") is open to all individuals age 18-25 as of July 1, 2023, who are legal residents of the United States of America. Vantage Credit Union ("VCU") and subsidiary Board, Supervisory Committee and 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. All potential winners are subject to verification before any prize will be awarded. By participating in the Drawing, 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, a cumulative deposit of \$100 or more must be made into a VCU deposit account from July 1, 2023 through July 31, 2023 where the primary member is age 18-25 as of July 1, 2023. Deposit accounts include savings, checking, money market and certificate of deposit. Account must be open and in good standing without any court orders pending against the account, and all open shares on the account must have a balance of zero or more at the time of the Drawing to be eligible to win. Regular Savings and Special Savings account Annual Percentage Yield ("APY") rates effective 06/01/2023 and range from 0.05% to 0.75% depending on balance. Holiday Club Savings account APY rate effective 12/01/2022 and is 0.15%. Checking account APY rates effective 07/01/2022 and range from 0.00% to 1.25% depending on account type, balance and usage. Money Market account rates effective 06/01/2023 and range from 0.20% to 1.75% depending on balance. Fees may reduce earnings. Certificate of Deposit ("CD") APY rates effective 06/01/2023 and range from 1.00% to 4.25% depending on account type, term and balance. For CDs, a penalty may be imposed for early withdrawal. Rates, terms, and fees are subject to change any time after account opening. No minimum balance required to receive prize. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win. If you are age 18-25, you may also request a Free entry form by writing to VCU Marketing, 19 Research Park Court, St. Charles, MO 63304. One entry per person. All entries must be received, or postmarked, no later than July 31, 2023 to be eligible for the Drawing. Free, mailed in entries must be received by August 5, 2023 to be eligible for the Drawing. VCU is not responsible for lost, damaged or misdirected entries.

Chance of winning depends on number of eligible entries received. One (1) grand prize winner, randomly selected from all qualified entries, will receive two (2) tickets to a 2023 Live Nation® produced and promoted show of their choice at a venue within the contiguous United States up to a face value of \$375 per ticket, up to \$750 total prize value. Winner will be notified by telephone by August 10, 2023 and must agree to and submit an affidavit of eligibility before prize will be awarded. If the winner cannot be contacted or has not claimed the prize within five (5) 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. Limit one (1) prize per person.

Winner must select show by August 31, 2023 or forfeit the prize, and the show must take place before December 31, 2023. Tickets subject to program availability, venue capacity and age restrictions. Tickets to a particular show are not guaranteed. VCU will issue tickets electronically. Winners must have a valid email address to receive and claim the tickets. 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. Acceptance of a prize constitutes authorization to use the winner's name and/or photograph in future credit union publications, promotions, and/or social media without compensation. Prizes are non-transferable. Winners are responsible for any tax liability.

Tickets are redeemable on the day of the show only. Selection of seat location is solely within VCU's and Live Nation's discretion. Parking, travel and accommodations not included and are the sole responsibility of winner and guest. Winner and guest must abide by all venue policies. Minors must be accompanied at all times during the show by

minor's parent or legal guardian. Live Nation 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 Live Nation into disrepute. Resale of tickets is prohibited. Winner understands that there are inherent risks involved in being in public spaces and that these risks may be present before, during and after the show. By claiming tickets, you agree to Live Nation's [Terms of Use](#). Should the show be cancelled, you will be notified as soon as reasonably possible.

Except where prohibited, by participating in the Drawing, you agree to release VCU, Live Nation Worldwide, Inc. ("Live Nation"), promotional agencies, franchisees, and each of their respective parent companies, affiliates, subsidiaries, successors, assigns, agents, representatives, officers, directors, shareholders, 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; (ii) for technical and/or communications malfunctions, errors or failures of any kind; (iii) for unauthorized human intervention in any part of the Drawing; (iv) for technical or human error which may occur in the administration of the Drawing or the processing of entries; (v) 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 (vi) 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

Live Nation Worldwide, Inc. 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.

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