

OFFICIAL RULES OF THE VANTAGE CREDIT UNION VANTAGE IN THE COMMUNITY DRAWING

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

Eligibility: The Vantage In The Community 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, 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 is awarded. Subject to all applicable federal, state, and local laws and regulations. Void where prohibited. No purchase is necessary to enter or win.

How to Enter: To enter the Drawing, scan the VCU provided QR code or visit vcu.com/coolergiveaway and complete the official entry form 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 no later than the 10th business day of the month following the month in which the VCU sponsored community event was held. One (1) eligible entry per person per calendar month. VCU is not responsible for lost, damaged, or misdirected entries.

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 agrees to be fully and unconditionally bound by these Official Rules and agrees to accept the decisions of VCU as they relate to this Drawing as final and binding.

Prizes: By participating in the drawing, qualified entrants will receive a 20 oz Yeti® Tumbler (\$35 approximate value). Each entrant may pick up their participation prize at any VCU branch within two weeks of entering the contest. If requested by the entrant, a \$35 gift card may be substituted in place of the 20 oz Yeti Tumbler at the sole discretion of VCU. Limit one (1) offer per household. This offer cannot be redeemed for cash. While supplies last.

Each calendar month, one (1) Grand Prize winner will be randomly selected from all eligible entries to receive a Tundra 45 Yeti® cooler (\$300 approximate retail value). If requested by the selected winner, a \$250 gift card may be substituted in place of the Yeti® cooler at the sole discretion of VCU. Chance of winning depends on the number of eligible entries received. Limit one (1) Grand Prize per person per calendar year.

Prizes are nontransferable. Lost or stolen prizes will not be replaced. Gift cards are subject to additional terms and conditions provided with the gift card.

Grand Prize Winner Notification: The Grand Prize winner will be notified no later than the 20th calendar day of the month following the month of entry into the drawing.

If the winner cannot be contacted or has not claimed the prize within five (5) business days of notification, a runner-up winner will be selected. Only one (1) alternate runner-up Drawing will be held, after which the prize will remain un-awarded. Winner agrees to submit a Certification of Eligibility. Winner is responsible for any tax liability.

Prize Delivery: Winner may pick up their prize at a VCU location on a date that is agreed upon by a VCU representative and the winner. Delivery of participation prize and Grand Prize may be requested by entrants and winner if no VCU locations are within a reasonable driving distance or due to other circumstances at the sole discretion of VCU.

Limitation of 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 Drawing; (2) for technical and/or communications malfunctions, errors or failures of any kind; (3) for unauthorized human intervention in any part of the Drawing; (4) for technical or human error which may occur in the administration of the Drawing 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 Drawing or receipt or use or misuse of any prize; or (6) if the Drawing cannot take place or if any prize cannot be awarded due to acts of war, natural disasters, weather, acts of terrorism, or any other circumstances beyond the control of VCU.

The Drawing is in no way sponsored, endorsed, administered by, or associated with YETI Coolers, LLC.