

Checking account bonus Terms and Conditions

To receive the \$100 Bonus ("Bonus"), use code CLASS25 when you open a new Vantage Credit Union ("VCU") Checking Account ("Account") as the primary owner within 30 days of attending a Vantage Credit Union Lunch and Learn class, or by December 31, 2025, whichever occurs first. Account must be opened at the Progress Point branch, located at 100 Progress Point Ct., O'Fallon, MO 63368, or online. If opening Account online, Progress Point must be selected as the branch location. Membership eligibility required. VCU will fund the \$5 membership share in conjunction with this offer if VCU membership was not previously established. Account must be open and in good standing without any court orders pending against the Account at the time of the Bonus deposit to receive the Bonus. Bonus is subject to IRS reporting and will be deposited to the new Account within 60 days of Account opening. Annual Percentage Yield ("APY") rates effective 7/1/2022 and may change at any time. Checking Account APYs range from 0.00%-1.25% on balances of \$0.01-\$5,000 depending on account type and usage and are accurate as of 1/1/2025. Rates, terms, and fees are subject to change at any time after Account opening. Fees may reduce earnings. No minimum balance required to obtain the Bonus. Offer is only valid for the intended recipient and is nontransferable. If the intended recipient is the primary owner of an open VCU checking account or one that was closed within 12 months of opening the new Account in conjunction with this offer, he or she is not eligible to receive the Bonus. Eligibility for this offer will be verified prior to providing the Bonus. One offer per person. Cannot be combined with any other checking account offers.

Auto loan APR reduction Terms and Conditions

To receive a 0.50% Annual Percentage Rate ("APR") reduction on the posted interest rate for which you qualify, use code CLASS25 when you apply for and close on an auto loan from Vantage Credit Union ("VCU") within 60 days of attending a Vantage Credit Union Lunch and Learn class, or by December 31, 2025, whichever occurs first. Valid for new or used personal use vehicle purchase or refinance with a model year of 2011 or newer only. Offer does not apply to refinancing an existing VCU vehicle loan. Application must be submitted at the Progress Point branch, located at 100 Progress Point Ct., O'Fallon, MO 63368 or online. Eligible loans must be closed at a VCU branch or at a dealer partner. Subject to credit approval. APR based on applicant creditworthiness and collateral. Membership eligibility required. VCU will fund the \$5 membership share in conjunction with this offer if VCU membership was not previously established. One offer per person. Cannot be combined with any other vehicle loan offers.