

OFFICIAL RULES OF THE VANTAGE CREDIT UNION 2019/2020 WINTER CREDIT CARD DRAWING

NO PURCHASE IS NECESSARY TO ENTER OR WIN. All entries, whether submitted by using a Vantage Credit Union Mastercard® credit card as described below or by mail, have an equal chance of winning.

The Vantage Credit Union 2019/2020 Winter Credit Card Drawing ('Drawing') is open to all Vantage Credit Union ('VCU') members age 18 years or older and those eligible for VCU membership. To see if you are eligible for VCU membership, visit www.vcu.com/about-us/field-of-membership. VCU Board and Supervisory Committee members, staff 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. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win. If you are 18 years of age and eligible for VCU membership, you may also request an entry form by writing to Vantage Marketing, P.O. Box 4433, Bridgeton, MO 63044. All entries must be received no later than January 31, 2020, to be eligible for the prize Drawing. Vantage is not responsible for lost, damaged or misdirected entries.

Chance of winning depends on number of qualified entries received. To be eligible for an initial, single automatic entry into the Drawing, make a cumulative purchase of \$1,000 or more using a VCU Mastercard credit card or complete a cumulative balance transfer of \$1,000 or more to a VCU Mastercard credit card between the qualified entry period of November 15, 2019 – January 31, 2020. Cardholders are eligible for additional automatic entries into the Drawing for every cumulative \$1,000 purchase or balance transfer above the initial single entry, as long as each additional entry satisfies the initial criteria as stated above. There is no limit to the number of entries an individual cardholder can receive. Primary cardholder on an account only will be entered into the Drawing. Limit one (1) prize per person. Credit card account must be open and in good standing at the time of the Drawing to be eligible for entry.

There will be two (2) \$2,500 grand prize winners and three (3) \$500 first place winners randomly selected from all qualified entries. The five winners will have their respective prize amount applied to their individual VCU Mastercard credit card balance. If there is no balance on a winner's VCU credit card account, the respective prize amount, at the winner's request, may be deposited into his/her Vantage Regular Savings account. Only listed prizes will be awarded, and no other prizing or substitutions will be made except at the sole discretion of VCU.

Winner(s) will be notified by February 29, 2020. If a winner cannot be contacted or has not claimed the prize within ten (10) business days of notification, a runner-up will be selected and notified. Only one (1) alternate runner-up Drawing will be held for each prize awarded, after which the prize will remain un-awarded. All selections are final. Each winner must agree to submit an affidavit of eligibility. Acceptance of a prize constitutes authorization to use the winner's name and/or photograph in future credit union literature or articles for publication and/or social media without compensation. Winner is responsible for any tax 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 or acts of terrorism.