

## **OFFICIAL RULES OF THE VANTAGE CREDIT UNION SAVINGS CHALLENGE FEBRUARY 2019**

### **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 Savings Challenge February 2019 Promotion ('Promotion') is open to all Vantage Credit Union ('VCU') members ages 18-25 as of February 1, 2019 and those eligible for VCU membership who are ages 18-25 as of February 1, 2019. To see if you are eligible for VCU membership, visit [www.vcu.com/about-us/field-of-membership](http://www.vcu.com/about-us/field-of-membership). The Promotion period begins on February 1, 2019 and ends on February 28, 2019. One (1) winner will be randomly selected from all eligible entries received to win two (2) tickets to the Justin Timberlake concert on March 28, 2019 at Enterprise Center in St. Louis, Missouri. Approximate retail value of prize is \$316.

Chance of winning depends on number of qualified entries received. To be eligible for automatic entry into the prize drawing, a cumulative deposit from February 1, 2019 through February 28, 2019 of \$100 or more must be made to a VCU deposit account where the primary account holder is age 18-25 as of February 1, 2019. Deposit accounts include savings, checking, money market and certificate of deposit. Account must be open at the time of the drawing to be eligible for entry into the prize drawing.

Vantage 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 age 18-25 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 February 28, 2019, to be eligible for the prize drawing. Vantage is not responsible for lost, damaged or misdirected entries.

Winner will be notified by March 11, 2019. If winner cannot be contacted or has not claimed the prize within five (5) days of notification, a runner-up will be selected and notified. All selections are final. Winner must agree to submit an affidavit of eligibility. Acceptance of 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.

Lost or stolen prize will not be replaced. Prize does not include any other item or expense not specifically described in these Official Rules, and any such additional expenses are the sole responsibility of winner. Only listed prize will be awarded and no other prizing or substitutions will be made except at the sole discretion of VCU.

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