

## OFFICIAL RULES OF THE VANTAGE CREDIT UNION SAVE.THINK.LIVE. MONTHLY 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 Save.Think.Live. Monthly Drawing ("Drawing") is open to all Vantage Credit Union ("VCU") members age 13 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](http://www.vcu.com/about-us/field-of-membership). The Drawing period begins on the first day of the month beginning June 3, 2019 and will continue each month until terminated at any time by VCU. One (1) winner will be randomly selected from all eligible entries received to win a \$100 cash prize.

Chance of winning depends on number of qualified entries received. Save.Think.Live. Checking account holders must meet all of the following account conditions each calendar month to be eligible to receive entries into the Drawing: be an active (at least one (1) login per month) online and/or mobile banking user and enroll and receive electronic statements ("eStatements"). If all account conditions are met, Save.Think.Live. Checking account holders will receive one (1) entry into the Drawing for each signature debit card purchase transaction (POS and PIN transactions are not eligible) that posts to the Save.Think.Live. Checking account within the calendar month. Only primary account holders will be entered into the prize drawing(s). Limit one (1) prize per person, per quarter. The account must be open, active and in good standing at the time of the drawing(s) to be eligible for entry into the prize drawing(s).

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 13 or older 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 will be entered into the monthly Drawing for the month that they are received. Vantage is not responsible for lost, damaged or misdirected entries.

Winner will be notified by the 10<sup>th</sup> day of the following month. If the winner cannot be contacted or has not claimed the prize within five (5) business days of notification, a runner-up will be selected and notified. Only one (1) alternate drawing will be held each month, after which the prize will remain un-awarded. The \$100 cash prize will be deposited to the winner's Regular Savings account. All selections are final. If requested, the winner agrees to submit an affidavit of eligibility. If the winner is under 18 years of age, a parent or legal guardian of the winner must agree to submit an affidavit of eligibility if requested. 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 the 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 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.

## OFFICIAL RULES OF THE VANTAGE CREDIT UNION SAVE.THINK.LIVE. ANNUAL 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 Save.Think.Live. Annual Drawing ("Drawing") is open to all Vantage Credit Union ("VCU") members age 13 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](http://www.vcu.com/about-us/field-of-membership). The Drawing period begins on the first day of the year beginning January 1, 2020 and will continue each year until terminated at any time by VCU. One (1) winner will be randomly selected from all eligible entries received to win a \$1,000 cash prize or donation of all or a portion to their choice of a 501(c)(3) education, health or community organization, subject to VCU approval. If the winner elects to donate a portion or all of the winnings, VCU will match the donated amount to the same organization. VCU may require that the selected 501(c)(3) organization sign and return a Declaration confirming charitable organization's 501(c)(3) status), which must be received by VCU within seven (7) days of the date notice or attempted notice is sent.

Chance of winning depends on number of qualified entries received. Limited to one (1) entry per person. Save.Think.Live. Checking account holders will receive one (1) entry into the Drawing when the primary account holder maintains any combination of Vantage loan (excluding 1<sup>st</sup> mortgages) and deposit balances of \$2,000 or greater every month for the duration of the calendar year. Only primary account holders will be entered into the prize drawing(s). The account must be open, active and in good standing at the time of the drawing(s) to be eligible for entry into the prize drawing(s).

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 13 or older and eligible for VCU membership, you may also request an entry form by writing to Vantage Marketing, P.O. Box 4433, Bridgeton, MO 63044. Limited to one (1) entry per person. All entries must be received by December 31 to be entered into the Annual Drawing for that calendar year. Entries received after December 31 will be entered into the annual drawing for the calendar year in which the entry was received. Vantage is not responsible for lost, damaged or misdirected entries.

Winner will be notified by January 15 of the following year. If the winner cannot be contacted or has not claimed the prize within five (5) business days of notification, a runner-up will be selected and notified. Only two (2) alternate drawings will be held, after which the prize will remain un-awarded. If the winner elects to receive the cash prize, the funds will be deposited to the winner's Regular Savings account. All selections are final. If requested, the winner agrees to submit an affidavit of eligibility. If the winner is under 18 years of age, a parent or legal guardian of the winner must agree to submit an affidavit of eligibility if requested. 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 the 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 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.