

OFFICIAL RULES OF THE VANTAGE CREDIT UNION 2025 GRANT’S FARM PREMIUM PRIZE DRAWINGS

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 2025 Grant’s Farm Premium Prize Drawings (“Drawings”) are open to all individuals age 18 years or older at the time of entry, who are legal residents of the United States of America. Vantage Credit Union (“VCU”) and subsidiary Board, Supervisory Committee, 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. By participating in the Drawings, 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 fully and unconditionally agrees to and accepts these Official Rules and VCU’s decisions, which are final and binding in all matters related to the Drawings.

To be eligible for entry into the Drawings, entrants must complete the entry form on the Drawing page, <https://vcu.com/gf> 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 within the stated Entry Period. Subject to all applicable, federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win.

Entry Period	Winners Notified by:	Premium Prize
May 12-Jul 1, 2025	7/16/25	Grant’s Farm 2025 Friends & Family Membership (\$249 value)
Jul 2-Aug 21, 2025	9/5/25	Grant’s Farm VIP Behind the Scenes Tour for 12 (\$449 value)
Aug 22-Oct 11, 2025	10/27/25	Grant’s Farm VIP Holiday Fire Pit by Mirror Lake for 12 (\$349 value)
Oct 12-Dec 1, 2025	12/16/25	Grant’s Farm 2026 Friends & Family Membership (\$249 value)

Chance of winning depends on number of eligible entries received. One (1) winner will be randomly selected from all qualified entries per Entry Period and will receive the prize listed for that Entry Period. Limit one (1) prize per person. VCU will issue prizes electronically. Winners must have a valid email address to receive and claim the prize. Only listed prize will be awarded, and no other prizing or substitutions will be made except at the sole discretion of VCU. Lost or stolen prizes will not be replaced. Winners will be notified via email by the date listed above for the Entry Period. If a winner cannot be contacted or has not claimed the prize within three (3) business days of notification, a runner-up will be selected and notified. Only one (1) alternate runner-up Drawing will be held, after which the prize will remain un-awarded. All selections are final. If requested, winners must submit an affidavit of eligibility. Acceptance of a prize constitutes authorization to use the winner's name and/or photograph in future credit union publications, promotions, and/or social media without compensation. Prize is non-transferable.

Prizes are awarded via promo code and redeemable through the Grant’s Farm website, <https://grantsfarm.com/>. Parking, travel and accommodations not included and are the sole responsibility of winner and guests. Winner and guests must abide by all venue policies. Grant’s Farm reserves the right to revoke full or partial prize from any winner or winner’s guest who it and/or venue personnel deem may, in their sole discretion, be intoxicated, be a safety risk, have violated any venue policy or law, and/or may bring VCU and/or Grant’s Farm into disrepute. Resale of tickets is prohibited. By claiming tickets, you agree to the General Terms and Conditions of Grant’s Farm. Winner is responsible for any tax liability. Approximate retail value of each prize: \$249-449 depending on the prize awarded.

Except where prohibited, by participating in the Drawings, you agree to release VCU, Grant’s Farm, promotional agencies, franchisees, and each of their respective parent companies, affiliates, successors, assigns, agents, representatives, shareholders, subsidiaries, officers, directors and employees (collectively “Released Parties”), from and against any and all liability for any claims, costs, injuries, losses or damages of any kind arising in connection with the Drawings, including without limitation: (i) the unauthorized or illegal access to personally identifiable or sensitive information; (ii) acceptance, possession, use, misuse, or nonuse of the prize that may be awarded; (iii) for any incorrect or inaccurate information, whether caused by entrants or by any of the equipment or programming associated with or utilized in the Drawings; (iv) for technical and/or communications malfunctions, errors or failures of any kind; (v) for unauthorized human intervention in any part of the Drawings; (vi) for technical or human error which may occur in the administration of the Drawings or the processing of entries; (vii) 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 Drawings or receipt or use or misuse of any prize; or (viii) if the Drawings cannot take place or if any prize cannot be awarded due to acts of war, natural disasters, weather or acts of terrorism, or any other circumstances beyond the control of VCU. You agree that in any cause of action, the Released Parties’ liability shall be limited to the cost of entering and participating in the Drawings and in no event shall the Released Parties be liable for attorneys’ fees or other legal costs.

You acknowledge that the Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to a prize including, without limitation, the prize quality or availability.

Sponsor: Vantage Credit Union

Grant’s Farm is not a sponsor of the Drawings and is in no way responsible for the administration of the Drawings, the verification of winners or the fulfillment of prizing. All inquiries regarding the Drawings should be directed to VCU.