

**OFFICIAL RULES OF THE VANTAGE CREDIT UNION ST. CHARLES COMMUNITY COLLEGE SCHOLARSHIP DRAWING**  
**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.**

The Vantage Credit Union ("VCU") St. Charles Community College Scholarship Drawing ("Drawing") is open to any individual 18 years or older as of April 14, 2025, who intends to be enrolled in 12 or more credit hours ("full time") at St. Charles Community College for the Fall 2025 semester ("St. Charles Community College Student"). VCU and subsidiary 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 is awarded. Subject to all applicable federal, state, and local laws and regulations. Void where prohibited. No purchase necessary to enter or win.

To be eligible for the Drawing, each entrant must visit [vcu.com/scccscholarship](http://vcu.com/scccscholarship) and complete the official entry form during the entry period. Entry period runs from April 14, 2025 through May 14, 2025. Alternatively, the entrant may request an official entry form by writing to Vantage Credit Union, Attn: Marketing, 19 Research Park Court, St. Charles, MO 63304. One (1) entry per person. VCU is not responsible for lost, damaged, or misdirected entries. All entries must be received by VCU no later than May 14, 2025.

By completing the entry form electronically and providing an email address, the entrant agrees to receive email communication and offers from VCU and their wholly owned subsidiaries at the email address provided to VCU.

Chance of winning depends on number of eligible entries received. There will be one (1) winner randomly selected from all eligible entries to receive a \$2,000 scholarship to be used toward education expenses incurred for the Fall 2025 semester at St. Charles Community College. Winner will be required to complete VCU's Certification of Eligibility and Release of Liability and provide verification of full-time enrollment in the Fall 2025 semester at St. Charles Community College before prize will be awarded. Prize will be provided directly to St. Charles Community College upon receipt of VCU's enrollment verification form completed by the school's registrar verifying full-time enrollment for the fall 2025 semester. Limit one (1) prize per person per academic school year. Prizes are not transferable and lost or stolen prizes will not be replaced.

Winner will be notified by May 31, 2025. By participating in the Drawing, entrant represents and warrants that he or she meets the eligibility requirements. In addition, entrant agrees to be fully and unconditionally bound by these Official Rules and VCU's decisions, which are final and binding in all matters related to the Drawing. Winner is responsible for any tax liability. If a winner cannot be contacted or verification of full-time enrollment is not received by November 3, 2025, a runner up drawing will not take place and the prize will remain unawarded.

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, by 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, acts of terrorism, or any other circumstances beyond the control of VCU.

Sponsored by Vantage Credit Union. All inquiries regarding the drawing should be directed to VCU at 314.298.0055 or 800.522.6009, or mailed to Vantage Credit Union, Attn: Marketing, 19 Research Park Court, St. Charles, MO 63304. St. Charles Community College is not a sponsor of the Drawing and is in no way responsible for the administration of the Drawing, the verification of the winner, or the fulfillment of the prize.