

2024 eStatement Drawing Official Rules:

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ONLY OPEN TO VANTAGE WEST MEMBERS. LIMIT ONE PRIZE PER ACCOUNT.

1. How to Participate.

During the Promotional Period (August 1, 2024, from 9 a.m. MST to September 30, 2024, 11:59 p.m. MST) you can enter the drawing in one of two ways:

- Sign up and complete registration for eStatements at www.vantagewest.org/estatemnts. The entry must fulfill all requirements, as specified, to be eligible to win a prize. Follow the link for step-by-step instructions on how to sign up.
- Mail a postage prepaid, hand printed 3½ x 5 inch card containing the name, e-mail address or phone number of the participant to the following address: Vantage West Credit Union, PO BOX 15115 Tucson AZ 85708. Only entries received during the Promotional Period will be accepted. No computer generated/photocopy entries or entries received via facsimile will be permitted.

Limit one (1) entry per account, regardless of the method of entry. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Vantage West Credit Union (the "Sponsor"). You may not enter more times than indicated by using multiple email addresses, identities, accounts, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Vantage West Credit Union. **Members already enrolled in eStatements will be automatically entered in the eStatement Drawing.**

2. Eligibility.

The promotion is open to legal residents of the United States as of August 1, 2024. Residents of New York, Florida, Rhode Island and Puerto Rico and other U.S. territories are not eligible for entry. Participants must be eighteen (18) years old or older at the time of the entry. Void where prohibited or restricted by law. Persons in any of the following categories are NOT eligible to participate or win the prize: (a) employees, volunteers or Board members of Vantage West Credit Union; (b) individuals engaged or employed by a company that is engaged in the development, production or distribution of materials; and (c) persons who are immediate family members (defined as mother, father, sister, brother, daughter, son or spouse) of any person in any of the preceding categories and individuals living with them in the same household. Subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included.

3. Drawing and Procedure.

Each drawing shall be referred to herein as "eStatement Drawing." Non-winning entries received for one eStatement Drawing will be eligible for subsequent eStatement Drawings. One (1) winner will be selected by random drawing on the first business day each week between August 12, 2024, and September 30, 2024. A total of eight (8) winners will have been selected at the end of the eStatement Drawing promotion. The drawings will be conducted by Vantage West Credit Union personnel. Winners will be notified via email, to the email address they provided at the time of eStatement registration, within two (2) business days following the winner selection. Vantage West Credit Union shall have no liability for a winner's failure to receive notices due to winner's spam, junk e-mail or other security settings or for winners' provision of or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to

claim the prize within seven (7) days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited. The receipt by the winner of the prize offered in this Drawing is conditioned upon compliance with any and all federal and state laws and regulations. All decisions of Vantage West Credit Union are final.

Acceptance of the prize constitutes permission to Vantage West Credit Union and its agencies to use the winner's name or image for purposes of advertising and trade, without restriction and without further compensation.

ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE DRAWING AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

4. Prizes.

Selected winners will win a \$100.00 cash prize. Odds of winning depend on the number of eligible entries received as of the deadline for the drawing. Prizes may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state, and local taxes are the winner's responsibility. The entry and winning process is deemed as a game of chance. Each weekly winner will be chosen by random drawing. Each weekly winner will be notified up to two (2) days after the selection is made. If the selected winner does not respond within seven (7) days after being notified, they forfeit their prize. Upon prize acceptance, the \$100.00 cash prize will be deposited into the winner's Regular Share account that was associated with the entry.

5. General Conditions of Participation.

By participating in the drawing, participant agrees to abide by and be bound by these official rules and the decisions of Vantage West Credit Union, which are final, and waive any right to claim ambiguity in these Official Rules. By participating, winner releases and agrees to hold harmless the Sponsor, including any parents, subsidiaries and all of its respective directors, officers, employees, representatives and agents (the "Released Parties"), from and against any and all liability for any loss, property damage or damage to persons, including, without limitation, death and injury, due in whole or in part, directly or indirectly, arising out of participation in the drawing or use or misuse of any prize. By entering the drawing, you agree to receive email from Vantage West Credit Union. You can opt-out of receiving this communication at any time by clicking the unsubscribe link. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value.

6. Release and Limitations of Liability.

By participating in this drawing, each entrant irrevocably and unconditionally releases, discharges, indemnifies, and holds harmless the Sponsor and its respective officers, directors, employees, representatives, and agents (collectively "Released Parties") from and against any and all claims, costs, expenses, damages, and liabilities (including attorney's fees and costs) that in any way arise out of or relate to the operation of, or participation in this drawing including, without limitation, any claims, damages or liabilities due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance of any prize or participation in any drawing related activity. The Released Parties are not responsible for computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the drawing, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the drawing, the announcement of the winner, the processing of entries or in any drawing-related materials;

for stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, the drawing is not capable of running as planned, or infection for computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the drawing, the Sponsor reserves the right to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the drawing and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the drawing and to award the prize to the selected winner among all eligible non-suspect entries validly received prior to the action requiring such modification.

7. Dispute.

Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this drawing or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively within the legal jurisdiction of Arizona; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the drawing, but in no event attorneys' fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the interpretation, validity, and enforceability of these Official Rules, or the rights and obligations of the entrant and the Sponsor in connection with this drawing, shall be governed by, and construed in accordance with the laws of the State of Arizona, without giving effect to any choice of law or conflict of law rule.

8. Winners List.

To obtain a copy of the winner's name or a copy of these Official Rules, mail your request along with a stamped self-addressed envelope to: Vantage West Credit Union, PO BOX 15115, Tucson AZ 85708.

This drawing is sponsored by Vantage West Credit Union PO BOX 15115, Tucson, AZ 85708