

Vantage West From Pencils to Pages Giveaway Official Rules:

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. MEMBERSHIP NOT REQUIRED.

1. How to Participate.

During the Promotional Period (September 8, 2025, from 9:00 a.m. to September 21, 2025, at 11:59 p.m. MST), you can enter the drawing by completing one of the following:

1. Visit any Vantage West branch location, scan the QR code located on the designated books and supply drive donation box, and fill in the required fields and submit the entry form. No donation or purchase required to enter.
2. Entry form: Fill in the required fields and submit the entry form located at <https://share.hsforms.com/10dGpGtZuSOmV0d1iZLbXvwqvctI>. One form entry per person.

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, 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.

2. Eligibility.

The promotion is open to legal residents of the United States as of September 8, 2025. Residents of New York, Florida, Rhode Island, 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.

The drawing shall be referred to herein as "From Pencils to Pages Giveaway". Five (5) winners will be selected by random drawing within two (2) business days of the end of the entry period. The drawing will be conducted by Vantage West Credit Union personnel. The winners will be contacted via email within five (5) business days of the drawing. Vantage West Credit Union shall have no liability for a winner's failure to receive notices due to the winner's spam, junk e-mail, or other security settings or for the winner's provision of or otherwise non-functioning contact information. If a selected winner cannot be contacted, is ineligible, fails to claim the prize within seven (7) days from the time the award notification was sent or fails to timely return a completed and executed declaration and releases as required, the prize may be forfeited, and an alternate winner will be selected. The receipt by the winners 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 winners' names and/or images for purposes of advertising and trade without restriction and without further compensation.

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

4. Prizes.

Each selected winner will receive two (2) concert tickets valued at \$50 per ticket. Full retail value of the prize is \$100. Winners will select the concert they would like tickets for from a predetermined list provided by

iHeartMedia. The concert must take place between September 2025 and December 2025. Concerts included in the promotion can be found at <https://krq.iheart.com/calendar/>. Not all concerts listed are included. List subject to change. Ticket requests will be fulfilled on a first-come-first-served basis, and Vantage West Credit Union cannot guarantee the winner will receive their first choice. The 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. The winner will be chosen by random drawing. The winners will be contacted within five (5) business days of the drawing. If the selected winner does not respond within seven (7) days after being notified, they forfeit their prize, and another winner will be selected. The prize will be emailed to the email address provided by the winning party.

5. General Conditions of Participation

By participating in the drawing, the 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, the 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 an email from Vantage West Credit Union. You can opt out of receiving this communication anytime by clicking the unsubscribe link. If any prize is unavailable, the 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 by computer viruses, bugs, 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, the 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 resorting 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.