



HFS Federal Credit Union Platinum Lining ICU Day Drawing Official Rules

No Purchase or Payment Necessary to Enter Or Win.

A Purchase or Payment Will Not Increase Your Odds of Winning.

1. Contest Sponsor

a. This contest is sponsored by HFS Federal Credit Union. This promotion is not sponsored, endorsed or administered by, or associated with, Facebook, Instagram, Yeti, Starbucks or Jamba Juice. By participating in this contest, you agree to abide by all contest rules and regulations.

b. HFS Federal Credit Union

632 Kionoole Street

Hilo, HI 96720

(808) 930-1400

www.hfsfcu.org

2. Eligibility

a. Must be 13 years of age or older and either (i) a legal resident of the island of Hawai'i, or (ii) a member of HFS Federal Credit Union, to participate. Limit one entry per person per method. No purchase or payment of any kind is necessary to enter or win.

b. Odds of winning are dependent on number of participants. For example, with 2 prizes available, the odds of winning will be 2 out of 100 if there are 100 entries. HFS Federal Credit Union officials, employees, and their immediate family and household members are not eligible to win. Void where prohibited.

c. The practice of paying for "likes" or entries into the contest are prohibited. Any violation will deem the user's entry ineligible and the user will be permanently blocked from the HFS FCU Facebook page and/or HFS Instagram page.

d. This contest is subject to the terms and conditions herein and all applicable federal, state, and local laws and regulations. Void where prohibited.

3. Contest Entry Period

This contest will begin on 10/15/2018 at 8:30 am HST and will end on 10/20/2018 at 6:00 pm HST (the "Contest Period"). No entries will be accepted before or after the Contest Period.

4. How to Enter

a. In Branch: Visit any HFS FCU branch location and ask for an entry form from an HFS employee. Fill out the entry form completely and drop in the box during the Contest Period.

b. Online: You may also enter the contest online during the Contest Period. Look for a contest post on HFS FCU's Facebook or Instagram page and enter to win by commenting #wherecaringcounts on the contest post during the Contest Period.

c. Mail: To enter the drawing during the Contest Period without visiting a branch or participating on social media, you may enter the contest by mailing your name,

phone number and mailing address to 632 Kinoole Street, Hilo, Hawaii 96720 postmarked no later than October 20, 2018.

- d. That's it! Remember, only one entry per person, per entry method (method 1: in-branch; method 2: online; method 3: mail).
 - e. For questions on how to enter this contest, you may call: Toll free (800) 216-2666 or (808) 930-1400, or write to 632 Kinoole Street, Hilo, Hawaii 96720.
5. Selection Process
- a. All eligible entries throughout the Contest Period will be entered into a database. The Winners (defined below) will be chosen at random from the eligible entries on October 30, 2018. The Winners will be notified by phone, mail, email, Facebook or Instagram Messenger by October 31, 2018.
 - b. Each entrant is responsible for monitoring for prize notification and receipt or other communications related to this contest. If a Winner fails to claim his or her Prize by November 16, 2018, the Winner shall forfeit the prize and an alternate Winner will be randomly selected from the remaining eligible entries.
 - c. Upon the request of HFS Federal Credit Union, the Winners may be required to fill out a Release, Waiver and Indemnification Form.
 - d. **Prizes may not be awarded if an insufficient number of eligible Entries are received by 10/20/18 at 6:00 pm.**
6. Prize
- a. Two people, chosen at random from the eligible entries will be the winners (individually a "Winner" and collectively the "Winners") and will each receive one Yeti Prize Pack (including a 20oz Yeti tumbler, a \$50 Jamba Juice gift card, and a \$50 Starbucks gift card) (collectively, the "Prize"). Combined total value of each Prize is valued at \$131.19.
 - b. The Prize is not exchangeable or transferable to another person.
 - c. The Winners must be able to pick up their Prize at one of our 6 HFS branch locations. Failure to do so by 5:00pm HST on 11/20/18 will forfeit the Prize. If the Prize is forfeited by the first Winner, an alternate winner will be selected at random from the remaining eligible entries.
7. The Winners are solely responsible for all income, federal, state and local taxes as well as any other costs and expenses associated with the Prize acceptance.
8. Additional Information
- HFS reserves the right, in its sole discretion and without advance notice, to adjust, shut down, cancel or suspend the contest at any time and for any reason.
9. Personal Information
- By accepting a Prize, the Winner grants HFS permission to use his/her name, likeness, comments or photo for publicity purposes without payment or additional consideration, except where prohibited by law. Winners may be required to sign and return a Liability Release and Publicity Release.
10. Warranty, Release and Indemnification
- By participating in this contest, all entrants and the Winners agree to release HFS Federal Credit Union, Facebook, and Instagram, any of their respective parent companies, affiliates, distributors, subsidiaries, advertising/promotion agencies or successors and assigns (the "Released Parties") from any liability or claims associated with this contest. Released Parties will not be responsible for Acts of

God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of the contest. Released Parties and their designees and assigns and all of their respective officers, directors, employees, shareholders, representatives and agents shall have no liability and will be held harmless for any liability, loss, injury or death to entrant or any other person, including, without limitation, damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a Prize (including any travel or prize activity related thereto) or participation in this contest. HFS Federal Credit Union reserves the right, in its sole discretion, to void any and all entries of an entrant who it believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this contest and to modify, suspend, and/or terminate this contest (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the contest and, in the case of termination, at its discretion, select a winner from all eligible, non-suspect entries received prior to the event that required such termination. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief. **CAUTION:** Any attempt to deliberately damage any website associated with this contest or undermine the legitimate operation of this contest is a violation of criminal and civil laws and should such an attempt be made, HFS Federal Credit Union and the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law.

To opt-out from receiving any future mailings or notifications for this promotion, you may contact HFS Federal Credit Union by mail at 632 Kinoole Street, Hilo, HI 96720, or by telephone at (808) 930-1400.