



HFS Federal Credit Union Member Appreciation Sweepstakes Official Rules

No Purchase or Payment Necessary to Enter Or Win.

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

1. Sweepstakes Sponsor

- a. This sweepstakes is sponsored by HFS Federal Credit Union. This promotion is not sponsored, endorsed or administered by, or associated with, Apple Inc. By participating in this sweepstakes, you agree to abide by all sweepstakes rules and regulations.
- b. HFS Federal Credit Union
632 Kinoole 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. No purchase or payment of any kind is necessary to enter or win. Individuals under the age of 13 may not enter or submit information to this sweepstakes.
- b. Odds of winning are dependent on number of participants. For example, with 6 prizes available, the odds of winning will be 6 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. This sweepstakes is subject to the terms and conditions herein and all applicable federal, state, and local laws and regulations. Void where prohibited.

3. Sweepstakes Entry Period

This sweepstakes will begin on 2/22/2021 at 8:30 am HST and will end on 2/28/2021 at 11:59 pm HST (the "Sweepstakes Period"). No entries will be accepted before or after the Sweepstakes Period.

4. How to Enter

- a. There is no action necessary for current HFS Federal Credit Union members to enter the Sweepstakes. All members ages 13 and older of HFS Federal Credit Union and those who become members by the end of the Sweepstakes Period will be entered. Becoming an HFS Federal Credit Union member is not required to enter or win, and eligible members are not allowed to submit additional entries by mail.
- b. Becoming an HFS Federal Credit Union members is not required to enter or win. To enter the sweepstakes without becoming a member, send your name, phone number and mailing address to 632 Kinoole Street, Hilo, Hawaii 96720 postmarked no later than February 28, 2021.

- c. For questions on how to enter this sweepstakes, 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 Sweepstakes Period will be entered into a database. The Winners (defined below) will be chosen at random from the eligible entries on 3/5/2021. The Winners will be notified by phone, mail, or email by 3/8/2021.
 - b. Each entrant is responsible for monitoring for prize notification and receipt or other communications related to this sweepstakes. If a Winner fails to claim his or her Prize by 3/19/2021, 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.
6. Prize
 - a. Six people, chosen at random from the eligible entries will be the winners (individually a "Winner" and collectively the "Winners") and will each receive one Apple® iPad (the "Prize"). Each Prize is valued at \$328.26 and the Total Prize Value for all 6 Prizes is \$1,969.56.
 - b. The Prize is not exchangeable or transferable to another person.
 - c. **ELIGIBILITY FOR MINOR TEENS AGES 13-17.** To enter the Sweepstakes, you must have the permission of your parent or legal guardian ("Parent") prior to entering and be the age of thirteen (13) or older at the time of entry (each a "Teen Entrant", collectively the "Teen Entrants"). Each Teen Entrant at the time of the sweepstakes entry must have the permission of his/her Parent prior to entry and such entry shall be deemed submitted by the Parent and shall be treated as if the Parent had made such entry and if chosen as a Winner, and the Prize will be awarded in the name of his/her Parent. Each Teen Entrant's parent or legal guardian must agree to these Official Rules. If the parent or legal guardian of a Teen Entrant does not agree to these Official Rules, the Teen Entrant is not eligible to participate in the Sweepstakes or to win a Prize. The parent or legal guardian of each Teen Entrant agrees that his/her signature on the Prize acknowledgement forms constitutes his/her agreement to enter into the Sweepstakes and to the terms and conditions in these Official Rules. If the Winner is a Teen Entrant, written parental consent may be required to redeem the Prize.
 - d. The Winners must be able to pick up their Prize at one of our 6 HFS branch locations. Failure to do so by 5:00 pm HST on 3/19/2021 will forfeit the Prize. If the Prize is forfeited by a 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 sweepstakes at any time and for any reason.
9. Personal Information

By accepting a Prize, the Winners grant 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. Information collected from Entrants is subject to HFS's privacy policy, located at <https://hfsfcu.org/privacy/>.

10. Warranty, Release and Indemnification

By participating in this sweepstakes, all entrants and the Winner agree to release HFS Federal Credit Union and 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 sweepstakes. 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 sweepstakes. 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 sweepstakes. 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 sweepstakes and to modify, suspend, and/or terminate this sweepstakes (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 sweepstakes 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 sweepstakes or undermine the legitimate operation of this sweepstakes 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.