



HFS Federal Credit Union 2023 Youth Month Coin Bank Contest Official Rules

No Purchase or Payment is 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. By participating in this contest, you agree to abide by all contest rules and regulations.
 - b. HFS Federal Credit Union
632 Kino'ole Street
Hilo, HI 96720
(808) 930-1400
www.hfsfcu.org
2. Eligibility
 - a. Must be 17 years of age or younger 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 over the age of 17 may not enter or submit information to this contest
 - b. Odds of winning are dependent on the number of participants. For example, with 1 prize available, the odds of winning the prize will be 1 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 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 April 1, 2023, at 8:30 am HST and will end on April 29, 2023, at 11:59 pm HST (the "Contest Period"). No entries will be accepted before or after the Contest Period.
4. How to Enter
 - a. Visit any one of our 6 branch locations, island-wide.
 - b. Locate the coin bank in the branch and submit an entry slip with the keiki's name, and the address and phone number of a parent/guardian along with a guess of how much money is contained in the coin bank.
 - c. Submit the entry slip, and that's it! The closest guess, without going over, at each branch will win the coin bank and all the money contained inside of it.
 - d. For questions on how to enter this contest, you may call (808) 930-1400 or Toll free 1-800-216-2666, or write to:
HFS Federal Credit Union
Attn: Marketing
632 Kinoole Street
Hilo, HI 96720

5. Selection Process

- a. The closest guess, without going over, at each of the 6 branch locations will be the Winners. Winning entries will be chosen based on the following criteria:
 - i. Adherence to contest guidelines
 - ii. Completion of Entry Form
 - iii. Guess of Monetary Amount

The winners will be chosen on May 5, 2023 and notified no later than May 15, 2023.

- b. Each entrant is responsible for monitoring for prize notification and receipt or other communications related to this contest. If a Winner fails to complete the required documentation acknowledging their Prize by May 26, 2023, the Winner shall forfeit the prize and an alternate Winner will be selected based on the next closest guess.
- c. Upon the request of HFS Federal Credit Union, the parents or guardians of a Winner who is a minor (under the age of 18) will 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 April 29, 2023, at 11:59 pm HST.**

6. Prize

- a. Six people, chosen based on the contest guidelines, will be the winners (the "Winners") and will receive a coin bank and the money contained in it (the "Prize"). The Prize is valued at approximately \$636.24 in total.
- b. The Prize is not exchangeable or transferable to another person.
- c. **ELIGIBILITY FOR MINOR TEENS AGES 17 AND UNDER.** To enter the Contest, you must have the permission of your parent or legal guardian ("Parent ") prior to entering and be the age of seventeen (17) or younger at the time of entry (each a "Minor Entrant", collectively the "Minor Entrants"). Each Minor Entrant at the time of the contest 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 Minor Entrant's parent or legal guardian must agree to these Official Rules. If the parent or legal guardian of a Minor Entrant does not agree to these Official Rules, the Minor Entrant is not eligible to participate in the Contest or to win a Prize. The parent or legal guardian of each Minor Entrant agrees that the Minor Entrant's submission of an entry and his/her signature on the Prize acknowledgment forms constitutes his/her agreement to enter into the Contest and to the terms and conditions in these Official Rules. If the Winner is a Minor Entrant, written parental consent will be required to redeem the Prize.

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. 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 contest, all entrants and the Winners agree to release HFS Federal Credit Union, 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 the 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 whom 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 Kino'ole Street, Hilo, HI 96720, or by telephone at (808) 930-1400.