



## HFS Federal Credit Union's 2024 Consolidation Loan Sweepstakes Official Rules

**No Purchase or Payment is 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 Yeti. 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](http://www.hfsfcu.org)
2. Eligibility
  - a. Must be 18 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 18 may not enter or submit information to this sweepstakes.
  - b. Odds of winning are dependent on number of participants. For example, with 4 prizes available, the odds of winning will be 4 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 January 1, 2024, at 8:30 am HST and will end on January 31, 2024, at 11:59 pm HST (the "Sweepstakes Period"). No entries will be accepted before or after the Sweepstakes Period.
4. How to Enter
  - a. Take out a Consolidation Loan with HFS Federal Credit Union from January 1-31, 2024 and you'll be entered into the sweepstakes. That's it!
  - b. If you would like to enter the sweepstakes without taking out a personal loan, send your name, phone number, and mailing address to 632 Kinoole Street, Hilo, Hawaii 96720 postmarked no later than January 31, 2024.
  - 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 on February 29, 2024. The Winners will be notified by phone, mail, or email by March 5, 2024, or the next business day.
- b. Each entrant is responsible for monitoring prize notification and receipt or other communications related to this sweepstakes. If a Winner fails to complete the required documentation acknowledging their Prize by March 20<sup>th</sup>, the Winner shall forfeit the prize and an alternate Winner will be randomly selected from the remaining eligible entries.
- c. **Prizes may not be awarded if an insufficient number of eligible entries are received by the last day of the month.**

6. Prize

- a. Four people, chosen at random from the eligible entries, will be the winners (the "Winners") and will receive an HFS Prize Pack which includes HFS branded items: a Porter Shopping Cooler Tote, Renegade Inverted Umbrella, Slim Wireless Charging Pad, and Yeti Tumbler. Each Prize is valued at \$82.26. The total value of the Prizes is \$329.04.
- b. The Prize is not exchangeable or transferable to another person.
- c. Winners must be able to sign a Release and Indemnification form prior to receiving their prize. The form may be completed electronically via email correspondence or may be filled out at any of our 6 HFS branch locations. Failure to fill out this form will result in the forfeiting of the prize by the first Winner and an alternate Winner will be selected at random from the remaining eligible entries.

7. The Winner is 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 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 sweepstakes, 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 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 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 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 rescinding 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.