



## **HFS Federal Credit Union 2025 Youth Month 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, administered by, or associated with Beats®. By participating in this sweepstakes, you agree to abide by all sweepstakes rules and regulations.
- b. HFS Federal Credit Union  
632 Kino'ole Street  
Hilo, HI 96720  
(808) 930-1400  
[www.hfsfcu.org](http://www.hfsfcu.org)

### **2. Eligibility**

- a. Must be between the ages of 11 and 17 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 11 and over the age of 17 may not enter or submit information to this sweepstakes.
- b. 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 September 1, 2025, at 8:30 am HST and will end on September 30, 2025, at 11:59 pm HST (the "Sweepstakes Period"). No entries will be accepted before or after the Sweepstakes Period.

### **4. How to Enter**

- a. In Branch/Online: Visit any HFS FCU branch location and ask for a Crossword Puzzle (ages 11-17) from any HFS employee or download one from the HFS website. Complete the Crossword Puzzle and have a parent or legal guardian fill out the submission details. Submit your completed Crossword Puzzle to any HFS branch or mail it to 632 Kino'ole Street, Hilo, HI 96720.

- b. Mail: To enter the sweepstakes without completing the Crossword Puzzle, a parent or legal guardian may send written consent of the minor's name, age, phone number, and mailing address to 632 Kino'ole Street, Hilo, Hawai'i 96720-3894 postmarked no later than September 30, 2025.
- c. Only one entry per person, regardless of entry method (In Branch/Online or Mail).
- d. For questions on how to enter this sweepstakes, you may call: Toll-free (800) 216-2666 or (808) 930-1400, or write to 632 Kino'ole Street, Hilo, Hawaii 96720.

5. Selection Process

- a. All eligible entries throughout the Sweepstakes Period will be entered into a database. The Winner (defined below) will be chosen at random from the eligible entries on October 6, 2025. The Winner will be notified by phone, mail, or email by October 9, 2025.
- b. Odds of winning are dependent on the number of participants. For example, with one prize available, the odds of winning a prize will be 1 out of 100 if there are 100 entries.
- c. Each entrant is responsible for monitoring for prize notification and receipt or other communications related to this sweepstakes. If the Winner fails to complete the required documentation acknowledging their Prize by October 19, 2025, the Winner shall forfeit the prize, and an alternate Winner will be randomly selected from the remaining eligible entries.
- d. Upon the request of HFS Federal Credit Union, the parent or legal guardian of the Winner who is a minor (under the age of 18) will be required to fill out a Release, Waiver, and Indemnification Form.
- e. **Prizes may not be awarded if an insufficient number of eligible entries are received by September 30, 2025, at 11:59 p.m. HST.**

6. Prize

- a. One person, chosen at random from the eligible entries, will be the winner (the "Winner") and will receive a Beats Studio Pro® Wireless Bluetooth Headphones. (the "Prize"). The Prize is valued at approximately \$169.00. The Prize is not exchangeable or transferable to another person.
- b. **ELIGIBILITY FOR MINOR AGES 11-17.** To enter the Sweepstakes, you must have the permission of your parent or legal guardian ("Parent ") prior to entering and be between the ages of eleven (11) and seventeen (17) 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 must agree to these Official Rules. If the Parent of the Minor Entrant does not agree to these Official Rules, the Minor Entrant is not eligible to participate in the Sweepstakes or to win a Prize. The Parent 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 Sweepstakes 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.

- c. The Winner 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 October 19, 2025, will forfeit the Prize. If the Prize is forfeited by the first Winner, an alternative Winner will be selected at random from the remaining eligible entries. The Winner, age 11-17, must be accompanied by a parent or legal guardian.
- d. 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.

7. 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.

8. 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/>.

9. Warranty, Release, and Indemnification

By participating in this sweepstakes, all entrants and the Winner agree to release HFS Federal Credit Union, Beats®, 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. They 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 whom 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 sweepstake (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 before 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 of 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.