

Summer of Fun \$50 Gas Card Giveaway

OFFICIAL RULES

**NO PURCHASE NECESSARY TO ENTER DRAWINGS.
EACH ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.**

CU Hawaii Federal Credit Union is the sponsor of the Drawings. The Credit Union's business address is: 476 Hinano Street, Hilo, Hawaii 96720.

Entry Period: FIRST SELECTION - June 1, 2022 at 12:00AM HST to June 30, 2022 at 11:59PM HST. SECOND SELECTION - July 1, 2022 at 12:00AM HST to July 31, 2022 at 11:59PM HST.

Eligibility: To qualify for the Drawings, all entrants must be at least 18 years of age and be a Member in good standing with the Credit Union. Credit Union employees and officials are not eligible to participate in the Drawings. Entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union.

Entries: Entry cards will be provided at each participating branch from June 1, 2022 to July 31, 2022. One entry card per member, per branch per day. If an entry form is drawn, but judges are unable to determine the winner because of illegible writing or data submitted, that entry form will be disqualified. All entries must be received by June 30, 2022 at 11:59PM HST for the first selection and July 31, 2022 at 11:59PM HST for the second selection.

Announcing the Winner: The Credit Union will announce the winners by Tuesday, July 5, 2022 for the first selection and by Tuesday August 2, 2022 for the second selection. The winners need not be present and will be notified by phone. The winners' names will be available upon request.

Prize Specifications: Six (6) \$50 gas cards for the first selection and six (6) \$50 gas cards for the second selection.

Privacy & Personal Information: Personal information collected from entrants will be used by the Credit Union for the purpose of administering the Drawings only. The Credit Union shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by the Credit Union to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review CU Hawaii's privacy policy please go to: cuhawaii.com/privacynotice.

For All Entries: Only one prize per member.

Liability/General Rules: The Credit Union is not responsible for any loss, which may occur in connection with the Drawing. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Drawings or the acceptance, receipt, possession, or misuse of the prize. The Credit Union and each of its officers, directors, employees,

members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Drawings. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Drawings. Prizes cannot be substituted, assigned, or transferred by winners. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Drawings and redemption of a prize.

Tax Issues: The Credit Union may report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all applicable tax consequences of the prizes.

Publicity Authorization: Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.

Arbitration: Except where prohibited by law, as a condition of participating in this Drawings, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Drawings or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award is binding. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Drawings), and entrant further waives all rights to have damages multiplied or increased.

Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Drawings, shall be governed by, and construed in accordance with, the substantive laws of the State of Hawaii, USA, without regard to choice of law rules.

Consumer Disclosure: Odds of winning depend upon number of entries received and are estimated at 1:11,000.