

## Black Friday/Cyber Monday Debit Card Sweepstakes

### Official Sweepstakes Rules

**NO PURCHASE NECESSARY TO ENTER OR WIN SWEEPSTAKES.** All entries have an equal chance of winning. Need not be present to win.

**SWEEPSTAKES PERIOD:** Sweepstakes begins at 12:00:01AM Hawaii Standard Time (“HST”) November 1, 2018 and ends at 11:59:59PM HST on November 30, 2018.

**ELIGIBILITY:** The “Black Friday/Cyber Monday Debit Card Sweepstakes” is open to CU Hawaii FCU debit cardholders whose account was opened before 11/1/18, who are legal residents 18+ years of age, and have not caused any loan or deposit losses to the credit union. Credit Union employees and their immediate family (spouses, parents, children, siblings and their respective spouses) or those living in the same household of any of the foregoing, are not eligible to win. Sweepstakes is subject to all applicable federal, state, and local laws, rules and regulations.

**HOW TO ENTER:** There are two ways to enter; (1) **Enter using your Card** – you will automatically receive 1 entry each time you use your eligible CU Hawaii Debit MasterCard to make a purchase during the Sweepstakes Period. Any declined transactions, credit adjustments/returns, courtesy pay fees, ATM fees, international conversion fees and/or other fees assessed on your account are not eligible for entry. Entries from unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. (2) **Enter by mail without making a purchase** - you may receive 1 entry by legibly printing your full name, complete mailing address, telephone number, and the last 4 digits of your debit card on a 3” x 5” piece of paper and mailing it to “CU Hawaii Federal Credit Union”, Attention: Marketing, 476 Hinano Street, Hilo, HI 96720. Enter as often as you wish, but each entry must be mailed separately, postmarked by 11/30/18 and received by 12/06/18. Once submitted, all entries become property of the Credit Union and will not be returned. There is no limit to the number of entries, regardless of entry method. CU Hawaii will not be responsible for lost, incomplete, illegible, late, misdirected, and postage-due entries; or any error/delay in transaction processing; errors in these Official Rules, or in any Sweepstakes related advertisements; human error, or otherwise.

**PRIZES: (4) \$250 Prizes will be awarded.** Prizes will be awarded in the form of a credit to an open CU Hawaii FCU account. If a potential winner is selected via a Card transaction, the prize will be awarded to the checking account linked to the Card used to transact the winning entry. If a potential winner is selected via a mailed entry form, the prize will be awarded to the individual’s checking account linked to the Card specified on the entry form. Limit 1 prize per person, immediate family member or household. Account must be in good standing during the entire Sweepstakes period as well as at the time of the drawing.

**PRIZE DRAWING:** Winners will be randomly selected on or about 12/07/18 from all eligible entries. The potential winners will be notified by telephone, mail or email. Potential winners will be required to notify the Credit Union of prize acceptance within 7 business days of notification. If any notification letter/email is returned as undeliverable, the winner is unreachable, the prize is declined or the winner does not respond to the prize notification by the applicable response deadline, the winner will be disqualified and an alternate winner will be randomly selected. CU Hawaii shall have no further obligation to any disqualified winners. Odds of winning will depend on the number of eligible entries received. Prizes are non-transferrable and will only be awarded to the selected winners upon acceptance.

**PRIVACY:** Your use of your Card to make a purchase during the Sweepstakes Period and/or your submission of a 3” x 5” mail-in entry constitutes your consent to participate in this Sweepstakes. Information collected from entrants will be used by the Credit Union for the purpose of administering the Sweepstakes only. For information regarding our privacy practices, please visit [www.cuhawaii.com](http://www.cuhawaii.com).

**LIABILITY/GENERAL RULES:** By participating in the Sweepstakes, cardholders agree to be bound by these Official Rules and agree that CU Hawaii and each of its officers, directors, employees, members, representatives and agents shall have no liability and entrant will defend, indemnify and hold harmless the Released Parties from and against any negligence, claims, 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 Sweepstakes. 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 connections with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Hawaii, without giving effect to any choice of law or conflict of law rules. Except where prohibited, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court. 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 Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

**TAX ISSUES:** The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.

**PUBLICITY AUTHORIZATION:** Except where prohibited, acceptance of a prize constitutes winner's irrevocable consent to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials without additional compensation or permission. You may be required to sign a document confirming your consent.

MasterCard is a registered trademark and the circles design is a trademark of MasterCard International Incorporated.