



2024 REFER A FRIEND GIVEAWAY Official Rules

ELIGIBILITY: Any existing CU Hawaii FCU Member (referring member) who refers a New Member (referred member) to CU Hawaii FCU will be automatically entered at the time the referred member's membership is established. The referred member must not be a current member of CU Hawaii FCU. The referred member must be the primary account holder (the first named member) on the new account. Adding the referred member as a joint party on an existing account does not qualify. Every referred member a referring member makes entitles the referring member to one (1) entry in the Giveaway. There is no limit to the number of referred members a referring member may make. The referring member must have an account with CU Hawaii prior to submitting a New Member referral to be eligible for the giveaway. Credit Union employees and officials are not eligible to participate in the giveaway. This also includes their immediate family or household members. Organizational and business accounts are also ineligible. Entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union.

ENTRY PERIOD: July 15, 2024 at 9:00am HST to September 30, 2024 at 5:59pm HST. All New Member referrals must be submitted during the entry period. For the entry to qualify the referred member must establish their primary membership by September 30, 2024 at 5:59pm HST. No purchase or payment is required to win or to participate in the giveaway. To enter without referring a new member, print your name, address, day and evening phone number on a 3" x 5" index card and mail to: CU Hawaii FCU, 476 Hinano Street, Hilo, HI 96720, Attention: Marketing Dept. "Refer a Friend Giveaway". Entries are limited to one (1) per person. Multiple and incomplete entries will be disqualified. Entries must be received before the Giveaway date to be eligible. You need not be present to win. All entries become the property of CU Hawaii FCU. All ineligible or illegible entries received will be disqualified.

PRIZE SPECIFICATION: One (1) \$1,000 giveaway. Odds of winning depend upon the total number of eligible entries received.

CONDITIONS: The winner will be notified via phone or, if necessary, via mail. Prize notifications returned as undeliverable or unclaimed will be forfeited and may be awarded to an alternate winner. The winner need not be present to win. No prize substitutions or cash equivalents. Prizes are nontransferable. This offer cannot be combined with any other offer. The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all applicable tax consequences of the prize.

PUBLICITY AUTHORIZATION: The 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.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by the Credit Union for the purpose of administering the Giveaway 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/privacy notice](http://cuhawaii.com/privacy-notice).

LIABILITY/GENERAL RULES: The Credit Union is not responsible for any loss, which may occur in connection with the Giveaway. Entrants agree to hold the Credit Union harmless from any liability arising from participation in the Giveaway 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 Giveaway. Prize cannot be substituted, assigned, or transferred by winner. 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 Giveaway and redemption of a prize.

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 Giveaway, 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.

The promotion is subject to change without prior notice.