

2022 52/52 Giveaway Official Rules
Updated 12/31/21

Promotion Period: The 52/52 Giveaway promotion period starts Sunday, January 1, 2022 and ends on December 31, 2022 (determined as of the date the new member account is opened). The promotion period is divided into fifty-two (52) weekly periods. The promotion is subject to change without prior notice.

Two ways to Enter:

New Members: Open a savings account and a checking account between January 1, 2022 and December 31, 2022. You also must either conduct ten (10) net purchase transactions with your Hawaii State FCU debit card that post to your account within thirty (30) days after opening your checking account; or you must add direct deposit to your checking account, with the first direct deposit posting to your account within sixty (60) days after opening your checking account (please note that the time period is shortened for members who open an account in December 2022; for those members, the direct deposit must post to the checking account by January 31, 2023). The primary account holder (the first named member) of the qualifying checking account will be entered in the drawing.

Existing Members: Refer a new member to Hawaii State FCU to qualify for an entry into the drawing when the new membership is opened. The referred person must not be a current member of Hawaii State FCU. The referred person must be the primary account holder (the first named member) of the new account. Adding someone as a joint owner or signatory on an existing account does not qualify. The referred person must submit a completed referral card in person to the branch staff at the time of applying for membership between January 1, 2022 and December 31, 2022. Referral cards are available at every branch and at www.HawaiiStateFCU.com/52x52.

The member making the referral will receive an entry in the drawing for each qualifying new membership. There is no limit to the number of entries that a referring member may obtain.

Prizes: Fifty-two (52) prizes will be awarded with respect to qualifying new memberships that are opened in 2022, existing members who make qualifying

referrals in 2022, and mailed-in entries in 2022. Odds of winning are based on the number of entries. Winners for the first thirteen (13) weekly drawings will receive an iPad Air®, 10.9" wifi 64 gb. Prizes for subsequent drawings will be announced prior to account opening.

Drawing Period: Weekly drawings will be conducted at Hawaii State FCU's Administration Office. The first drawing will be held about February 15, 2022 for all qualifying entries as of January 31, 2022, followed by weekly drawings following the same pattern for qualifying entries, week by week. The final drawing will occur about February 8, 2023 for all qualifying entries as of January 31, 2023. The sooner you qualify, the more drawings in which you will participate!

Eligibility: No purchase or payment is required to win a prize or to participate in the promotion. Only members of Hawaii State Federal Credit Union in good standing or other persons within Hawaii State FCU's field of membership are eligible to participate. Participants must be age 18 or older and residents of the State of Hawaii.

To enter without referring a new member or without establishing membership, print your name, address, day and evening phone number on a 3" x 5" index card and mail to: Hawaii State FCU, P.O. Box 3072, Honolulu, HI 96802-3072, Attention: Marketing Dept. "52/52 Giveaway." If you are not a member, please indicate your eligibility to be in our field of membership. Mailed-in entries are limited to one (1) per person; Hawaii residents age 18 or older; and must be received between January 1, 2022 and December 31, 2022. Multiple, incomplete and illegible mailed-in entries will be disqualified. Mailed-in entries will be grouped with referring members for the same time period. For example, mailed-in entries received by January 31, 2022 will be part of the drawing on February 15, 2022. All entries become the property of Hawaii State FCU.

If you are a new member and do not wish to participate even if you meet the Giveaway requirements, please contact us at the address above.

Conditions: The winner will be notified via phone or, if necessary, via email. Prize notifications returned as undeliverable or unclaimed after one (1) week after we first send notice may be deemed forfeited and may be awarded to an alternate

winner. The winner need not be present to win. No cash equivalents. Hawaii State FCU may substitute the prize if it determines that availability of the specified prize is limited. Prizes are nontransferable. This offer cannot be combined with any other offer. The winner is responsible for all applicable state, federal and other taxes, including but not limited to, income taxes and sales taxes. This drawing is not valid where prohibited by law.

Publicity: The winner releases Hawaii State FCU, its respective subsidiaries, affiliates, directors, officers, employees or agencies from any and all liability for any injuries, losses, or damages of any kind caused by the prize or resulting from acceptance, possession or use of the prize. Acceptance of the prize shall constitute and signify the winner's agreement and consent to use the winner's name, and/or photograph for promotional purposes by Hawaii State FCU without further compensation, consideration or payment. To receive a prize, the winner must sign Hawaii State FCU's waiver and release.

Restrictions: Employees, Volunteers and Officials of Hawaii State FCU and their immediate family and households are ineligible. Organizational and business accounts also are ineligible.