

The CheckSnap iPad Contest (“Contest”) begins 12:01 AM HST on August 1, 2019 and ends 11:59 PM HST on September 30, 2019 and is subject to all applicable federal, state, and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of these rules, or the rights and obligations of any entrant shall be governed by, and construed in accordance with the laws of the State of Hawai‘i.

Who Can Participate

NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Must be a resident of the State of Hawai‘i and eighteen (18) years of age or older with a valid Social Security Number as of September 30, 2019 to enter. In addition, to qualify for automatic entry, you must be the primary member on a Savings account at UHFCU, utilize our CheckSnap service to make accepted check deposits, and all of your accounts must be in good standing. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children or household members. Business accounts are ineligible.

How to Participate

There are two options to participate in the Contest’s prize drawing:

1. No purchase or credit union transaction necessary to enter. To enter the Contest without a purchase or credit union transaction, UHFCU members may enter by writing their full name, address, date of birth, daytime phone number, e-mail address, and writing “CheckSnap iPad Contest” on a 3x5 postcard and hand delivering to a UHFCU branch office or mailing to: UHFCU, Attention: Marketing – CheckSnap iPad Contest, P.O. Box 22070, Honolulu, HI 96823. Limit one entry per member. Multiple entries by any one person, incomplete, or illegible entries will result in disqualification. Must be postmarked or hand-delivered by 6:00 p.m. (HST) on September 30, 2019.

2. Qualifying members will be automatically entered into the random drawing to win the prize described below each time they use CheckSnap to make a successful check deposit between August 1, 2019 and September 30, 2019. Each successful deposit will earn one entry – up to a maximum of 5 deposits/entries per month (i.e. August and September). All entries will be deemed to have been made by the primary account holder. Other transactions do not qualify.

Prize

One (1) winner will be awarded one (1) Apple iPad. The total approximate retail value of the prize is \$330.00. The winner may not choose cash or an alternative prize. Winner is responsible for any/all travel costs to redeem prize.

How Winners Will Be Determined

One random entry will be drawn for the prize listed above. The member associated with the entry will be the potential winner. Odds of winning are dependent on the number of entries received. The winner’s name can be provided upon request.

The potential winner will be selected by random drawing on or about November 7, 2019 and notified within 2 business days of the drawing by the phone number we have on file. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of UHFCU, CheckSnap iPad Contest, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. Winner will be notified by phone. The winner will need to respond within (24) twenty-four hours in order to claim prize. If the winner does not respond within the period, an alternate winner will be selected. Prize notifications returned as undeliverable or unclaimed will be forfeited and awarded to an alternate winner. Winner need not be present to win. No prize substitution will be permitted.

Winners will be required to present a photo I.D. and sign an affidavit of eligibility/liability/publicity release. In the event of non-compliance with this requirement, prize may be forfeited and awarded to an alternate winner. 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 UHFCU without further compensation, consideration or payment. In addition, it will signify acceptance that the prize is offered, “AS IS.” Prize winnings will be granted at UHFCU’s Main Branch at 2019 South King St., Honolulu, HI 96826. Winners are solely responsible for the payment of any applicable taxes on prizes. The winner releases UHFCU, its 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. UHFCU reserves the right to change or cancel this promotion at any time. This promotion cannot be combined with any other offers.