

The #weCUgrads Challenge Photo Contest (“Contest”) begins 12:01 AM HST on May 4, 2020 and ends 11:59 PM HST on May 31, 2020 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 2020 graduate from any Hawai‘i high school or the University of Hawai‘i system. In addition, to qualify for entry, **you must register for the contest** (see below). This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children or household members.

How to Participate

There are 2 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, you may enter by writing your full name, address, date of birth, daytime phone number, e-mail address, and writing “#weCUgrads Challenge Photo Contest” on a 3x5 postcard and hand delivering to a UHFCU branch office or mailing to: UHFCU, Attention: Marketing – #weCUgrads Challenge Photo Contest, P.O. Box 22070, Honolulu, HI 96823. Limit one entry per person. Multiple entries by any one person, incomplete, or illegible entries will result in disqualification. Must be postmarked or hand-delivered by May 31, 2020.

2. Entrants must register for the contest. Beginning May 4, 2020, register for the contest by doing at least one of the following:

- 1) Follow UHFCU on Facebook (www.facebook.com/uhfcu) and/or Instagram (www.instagram.com/uhfcu) &
- 2) Post a photo on Facebook or Instagram with your name, school, and a weekly topic response (see below)
- 3) Tag @UHFCU and include the hashtag, “#weCUgrads” on your post

Week 1 (May 4-10) – Post your graduation plans

Week 2 (May 11-17) – Post your senior/favorite quote

Week 3 (May 18-24) – Post “What you enjoyed about your school?”

Week 4 (May 25-30) – Post a picture with your friends from school

Entries must be received by 11:59 pm H.S.T., Sunday, May 31, 2020 in order to qualify. All entries become the property of Sponsors, and Sponsors reserve the right to use any information submitted by entrants.

Entries must be filled out completely and legibly in order to qualify, and will be void if they are, in whole or in part, incomplete, illegible, damaged, irregular, counterfeit, altered, or obtained through theft or fraud. No mechanically reproduced, software-generated or other automated multiple entries are permitted. Sponsors are not responsible for lost, late, illegible, misdirected or mutilated entries, including due to transmission, technical, and/or network failures of any kind, including, without limitation, malfunctioning of any hardware or software (whether originating with sender or Sponsors, telephonic failures, human error, or any other error or malfunction. For online entries, the authorized account holder of the e-mail address submitted at time of entry will be considered the entrant. An "authorized account holder" shall mean the natural person assigned to such e-mail account by the Internet access provider, online service provider, or other organization responsible for assigning e-mail addresses for the domain associated with such e-mail account. A potential winner may be requested to provide proof that he or she is the authorized account holder of the e-mail address associated with a winning entry.

Entrants agree not to upload, post, or transmit any materials which contain any computer viruses, Easter eggs, worms, Trojan Horses or other harmful component or programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information. Any attempt to deliberately damage any web site or undermine the operation of the promotion is a violation of criminal and civil laws, and Sponsors reserve the right to seek damages from any person who makes such attempt(s).

Entry materials that have been tampered with or altered are void. Any questions regarding the number of entries submitted by an individual or the authorized account holder of an e-mail address shall be determined by Sponsors in their sole discretion, and Sponsors reserve the right to disqualify any entries by persons determined to be tampering with or abusing any aspect of the promotion.

Prize

Four (4) winners will be awarded a \$100 Amazon gift card. 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

The credit union will award one prize each week between May 4 and May 31. One random entry will be drawn weekly for the prize listed above. The individual 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(s) will be selected by random drawing on or about May 12, May 19, May 26, and June 2, 2020 and notified within 2 business days of the drawing through direct message on Facebook or Instagram. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of UHFCU, #weCUgrads Challenge Photo 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.