

The Refer-a-Friend Staycation Giveaway begins 12:01 AM HST on July 1, 2022, and ends 11:59 PM HST on August 31, 2022 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

Must be a legal resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number as of August 31, 2022, to enter. To qualify for entry, you must be the primary member on a Savings account at UHFCU and all your accounts must be in good standing. In addition, you must be registered for the UHFCU ReferLive Program. 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 two options to participate in the Sweepstake's prize drawing:

1. No purchase or credit union transaction necessary to enter. To enter the Sweepstakes 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 "Refer-a-Friend Staycation Giveaway" on a 3x5 postcard and hand delivering to a UHFCU branch office or mailing to: UHFCU, Attention: Marketing – Refer-a-Friend Staycation Giveaway, 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 5:00 p.m. (HST) on August 31, 2022.

2. Qualifying members will be automatically entered into the random drawing to win the prize described below after successfully completing the following:

1. Register for the ReferLive Program at www.referlive.com/uhfcu or at any branch.
2. Invite your friends and family to join UHFCU by sharing your personal referral link or by submitting a completed referral card to any branch.
3. Receive one (1) entry for every friend who opens a new UHFCU Checking account using your personal referral link during the time period of July 1, 2022, through August 31, 2022.

Prizes

One (1) winner will be awarded a voucher for a complimentary two (2) night stay in a Diamond Head Ocean View Category room at the 'Alohilani Resort Waikiki Beach. The voucher must be redeemed by December 20th, 2022. Additional blackout dates may apply. The winner may not choose cash or an alternative prize. Winner is solely responsible for any federal, state, and local taxes in addition to any/all travel costs to redeem prize.

How Winners Will Be Determined

One random entry will be drawn for the prize listed above. The members associated with the entry will be the potential winners. Odds of winning are dependent on the number of entries received. The winners' names can be provided upon request.

The potential winners will be selected by random drawing on or about August 31, 2022 and notified within 2 business days of the drawing by the phone number and/or email 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, Refer-a-Friend Staycation Giveaway, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. The winners will need to respond within (24) twenty-four hours to claim prize. If a 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. Winners 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.