

The Loan Review Sweepstakes begins 12:01 AM HST on September 1<sup>st</sup>, 2024 and ends 11:59 PM AM HST on October 31<sup>st</sup>, 2024 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 twenty-one (21) years of age or older with a valid Social Security Number as of October 31<sup>st</sup>, 2024, to enter. 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

- Receive one (1) entry when you apply for a loan or credit card through Loan Review ([loans.uhfcu.com](https://loans.uhfcu.com)) during the time period of September 1<sup>st</sup>, 2024, through October 31<sup>st</sup>, 2024.
- As an ALTERNATIVE to enter (per standard contest rules), members can write their full name, address, date of birth, daytime phone number, e-mail address, and writing "Loan Review Sweepstakes" on a 3x5 post card and hand delivering to a UHFCU branch office or mailing to PO 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 submitted to entry box by 5:00 p.m. HST on October 31<sup>st</sup>, 2024. Please note that by submitting the entry form, we may contact you to let you know the result as well as any special offers.

### Prize

One (1) winner will be awarded one (1) Apple Watch Gen 2, 40mm, Black valued at \$230! The winner may not choose cash or an alternative prize. Winner is responsible for any/all travel costs.

### How Winners Will Be Determined

One random entry will be drawn for the prize listed above. The person 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 4<sup>th</sup>, 2024 and notified within 2 business days of the drawing by the phone number submitted on the entry form. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of UHFCU, Loan Review Sweepstakes, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. The winner will be notified by phone or email. The winner will need to respond within (24) twenty-four hours in order 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.

The winner 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 one of UHFCU's branches, including the 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.

This sweepstakes is in no way sponsored, endorsed, administered, or associated with Apple.