

The Ray-Ban Meta Sunglasses Sweepstakes begins 12:01 AM HST on August 25th, 2025 and ends 11:59 PM HST on October 31st, 2025 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 resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number as of October 31st, 2025 to enter. 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. Entrants must register for the sweepstakes by doing at least one of the following:

- **New Members:** Receive one (1) entry when you become a member AND open a Checking account during the time period of August 25th, 2025 through October 31st, 2025.
- **Existing Members:** Must be registered in the UHFCU ReferLive Program (www.referlive.com/uahfcu) to qualify. Receive one (1) entry for every qualified referral who becomes a member AND opens a Checking account using your personal referral link or referral card during the time period of August 25th, 2025 through October 31st, 2025.

Must be the primary member on a Savings account, and all your accounts must be in good standing to qualify. Business accounts are ineligible.

2. NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER. 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 "Ray-Ban Meta Sunglasses 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 31st, 2025. 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) Ray-Ban Meta Sunglasses, valued at \$380! 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 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 5th, 2025 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, Ray-Ban Meta Sunglasses 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 Ray-Ban or Meta.