

The UHFCU 70th Anniversary BINGO begins 12:01 AM HST on October 8th, 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

NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER.

There are two options to participate in the BINGO prize drawing:

- I. Entrants must register for BINGO by doing at least one of the following:
 - **Physical BINGO Card:** Request a physical BINGO Card at any UHFCU branch (one per person, per day). BINGO Cards can be reused for all four Games. While supplies last.
 - **Virtual BINGO Card:** Request a virtual BINGO Card online by submitting the form at www.UHFCU.com/bingo (one per email address). Must request Virtual BINGO Card at least two (2) days before each Play Period to qualify for that Game. Virtual BINGO Cards will be emailed about one (1) day before each Game's Play Period. BINGO Cards can be reused for all four Games. Please note that by submitting the entry form, we may contact you to let you know the result as well as any special offers. While supplies last.

| Game | Play Period | Time (Daily) | Deadline to request Virtual BINGO Card |
|------|---------------------|--------------|--|
| 1 | 10/8/25 – 10/10/25 | 12:00pm HST | 10/6/25 12:00pm HST |
| 2 | 10/15/25 – 10/17/25 | 12:00pm HST | 10/13/25 12:00pm HST |
| 3 | 10/22/25 – 10/24/25 | 12:00pm HST | 10/20/25 12:00pm HST |
| 4 | 10/29/25 – 10/31/25 | 12:00pm HST | 10/27/25 12:00pm HST |

Game Play - BINGO:

BINGO numbers will be selected randomly and revealed LIVE @ 12:00 PM HST during each Game's Play Period on UHFCU's YouTube (www.youtube.com/@UHFCU808), Facebook (www.facebook.com/UHFCU), and Instagram (www.instagram.com/UHFCU) page(s). Numbers will also be posted on www.UHFCU.com/bingo.

Each Game will consist of fifteen (15) numbers called per day or until a valid BINGO is confirmed. A valid BINGO consists of five (5) numbers, including the "FREE SPACE" if used, in a straight line: horizontally, vertically, or diagonally.

When a participant reaches a valid BINGO, they must email their **Name & BINGO CARD ID** number to bingo@uhfcu.com. The first BINGO CARD ID number received and verified will be declared the winner. One (1) winner per Game. Any BINGO CARD ID submitted that does not correspond to a valid BINGO pattern will be deemed invalid and forfeited for that Game.

After a BINGO winner is verified, clear all numbers from the previous Game before starting the next Game.

Game Play - Lucky Number:

On the first day of each Game, one (1) BINGO number will be announced as a "**Lucky Number**". Participants should check their BINGO Card for the Lucky Number.

When a participant has the Lucky Number on their BINGO Card, they must email their **Lucky Number, Name, & BINGO CARD ID** number to bingo@uhfcu.com by 11:59 PM HST on 10/8, 10/15, 10/22, & 10/29. One (1) winner per Game will be randomly selected from all eligible entries received. Any BINGO CARD ID submitted that does not correspond to a valid Lucky Number will be deemed invalid and forfeited for that Game.

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 "UHFCU 70th Anniversary BINGO" 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 12:00 p.m. HST on October 31st, 2025. A BINGO card will be randomly assigned and played on behalf of the person associated with the entry. Please note that by submitting the entry form, we may contact you to let you know the result as well as any special offers.

Prizes

Each Game will have one (1) Grand Prize Winner and one (1) Lucky Number Prize Winner, totaling eight (8) Prize Winners. The Winner may not choose cash or an alternative prize. Winner is responsible for any/all travel costs to redeem prize.

The Approximate Retail Value ("ARV") of the prizes is based on available information provided to the Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law.

Grand Prize:

| Game | Play Period | Grand Prize | ARV |
|------|---------------------|------------------------------|----------|
| 1 | 10/8/25 – 10/10/25 | Apple AirPods Pro 3 | \$249.00 |
| 2 | 10/15/25 – 10/17/25 | Bose QuietComfort Headphones | \$359.00 |
| 3 | 10/22/25 – 10/24/25 | Ray-Ban Meta Sunglasses | \$380.00 |
| 4 | 10/29/25 – 10/31/25 | Nintendo Switch 2 | \$449.00 |

Lucky Number Prize:

| Game | Play Period | Lucky Number Prize | ARV |
|------|-------------|-----------------------|---------|
| 1 | 10/8/25 | \$50 Amazon Gift Card | \$50.00 |
| 2 | 10/15/25 | \$50 Amazon Gift Card | \$50.00 |
| 3 | 10/22/25 | \$50 Amazon Gift Card | \$50.00 |
| 4 | 10/29/25 | \$50 Amazon Gift Card | \$50.00 |

How Winners Will Be Determined

For BINGO, the person associated with the first BINGO CARD ID received and verified will be the potential winner. For Lucky Number, winners will be randomly selected based on eligible entries. Winners are subject to verification by UHFCU. If a submitted BINGO CARD ID cannot be verified, the next eligible submission will be reviewed. Odds of winning are dependent on the number of entries received. The winner's name can be provided upon request. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of UHFCU, the UHFCU 70th Anniversary BINGO, 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 promotion is in no way sponsored, endorsed, administered, or associated with YouTube, Facebook, Instagram, Meta, Amazon, Apple, Bose, Ray-Ban, or Nintendo.