UNIVERSITY OF HAWAI'I
FEDERAL CREDIT UNION
UHFCU.COM

Holiday Shopping Sweepstakes
$500 Amazon Gift Card
Rules & Requirements

The Holiday Shopping Sweepstakes (Sweepstakes) begins 12:01 AM HST on November 1, 2026, and ends 11:59 PM HST on December 31, 2026 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 by 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 eighteen (18) years of age or older with a valid Social Security Number as of December 31, 2026, to enter. Must be the primary member on a Savings account at UHFCU and in good standing. In addition, to qualify for entry, member must be UHFCU Platinum Plus &/or Cash Wave Credit Cardholders. Maximum two (2) entries per member. This promotion excludes UHFCU employees, the 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 Sweepstakes' 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 "Holiday Shopping Sweepstakes" on a 3x5 postcard and hand-delivering to a UHFCU branch office or mailing to UHFCU, Attention: Marketing – Holiday Shopping Sweepstakes, 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 1:00 p.m. (HST) on December 31, 2026.

2. Beginning November 1, 2026 – December 31, 2026, Platinum Plus or Cash Wave cardholders must do the following:

    1) Receive one (1) entry when you spend at least $1,000 on your card between November 1-30, 2026.
    2) Receive one (1) entry when you spend at least $1,000 on your card between December 1-31, 2026.

Up to (2) entries per member. Balance transfer funds, cash advances, and returns do not qualify.

Qualifying members will be entered into the random drawing to win the prize described above when they spend $1,000 in November and/or December between November 1, 2026, through December 31, 2026. Members who successfully fulfill the spending requirements per month will earn one entry – up to a maximum of 2 entries per member (i.e. (1) November and (1) December). Any purchases done before November 1, 2026 or after December 31, 2026 are ineligible. All entries will be deemed to have been made by the primary accountholder. Other transactions do not qualify.

Prize
Three (3) winners will be awarded one (1) $500.00 Amazon Gift Card. The winner may not choose cash or an alternative prize. The winner is responsible for any/all travel costs to redeem the prize.

How Winners Will Be Determined
One random entry will be drawn for the prize listed above. The member 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 January 15, 2027 and notified within 2 business days of the drawing by the phone number we have on file. All decisions will be final. No participant or winner shall have the right to challenge or sweepstakes any decision of Holiday Shopping Sweepstakes, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. The winner will be notified by phone. The winner will need to respond within (48) twenty-four hours in order to claim the 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 need to 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 the 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.

This sweepstakes is in no way sponsored, endorsed, or associated with Amazon.com.