

Holiday Debit Card Sweepstakes Official Rules

1. Administration

This Sweepstakes is being administered and operated by HawaiiUSA Federal Credit Union (HawaiiUSA).

2. Sweepstakes Period

The Sweepstakes will run from 12:00 AM HST on November 1, 2009 through 11:59 PM HST on December 31, 2009.

3. Eligibility

To be eligible for the Sweepstakes, you must be the primary member on a share account at HawaiiUSA, a permanent resident of the United States, 18 years of age or older as of November 1, 2009, and all of your HawaiiUSA accounts must be in good standing. Employees, directors, supervisory committee members, immediate family members of HawaiiUSA, and primary account holders who have an employee as a joint account holder are *not* eligible to participate.

4. How to Enter

No purchase or payment is necessary to enter. You will be automatically entered into the contest each time you use your HawaiiUSA debit card to make a point-of-sale (POS) purchase between November 1, 2009 and December 31, 2009. All POS transactions must be posted to your account by January 8, 2009 to qualify for the sweepstakes. You do not need to fill out any additional forms, nor will any additional forms be sent to you. All entries will be deemed to have been made by the primary account holder.

You will receive one Sweepstakes entry per POS purchase (PIN or signature transaction). ATM transactions are ineligible.

If you wish to participate in the Sweepstakes without making a POS purchase, you may do so by hand-printing your name, address, and day and evening telephone numbers with area code on a 3x5 card and mailing it to the following address:

HawaiiUSA FCU
Attn: eSolutions Department – Holiday Debit Card Sweepstakes
1226 College Walk
Honolulu, HI 96817

Each 3 x 5 card received by HawaiiUSA will be counted as one Sweepstakes entry. Limit one mail-in entry per week. Each entry must be mailed separately; it cannot be mechanically reproduced and cannot be hand delivered to a HawaiiUSA branch. Each mail-in entry must be postmarked by December 31, 2009, and must be received by HawaiiUSA prior to the drawing. We are not responsible for any delay in receipt. The winner of any eligible mail-in entry will be the individual named on the entry. Illegible entries will be discarded.

If you do not wish to participate in the Sweepstakes automatically when you make a POS purchase, please email wecare@hawaii-usa-fcu.com, or mail us at the following address:

HawaiiUSA FCU
Attn: eSolutions Department – Holiday Debit Card Sweepstakes
1226 College Walk
Honolulu, HI 96817

5. Drawing

On or about January 15, 2010, a random drawing will be conducted to select one Grand Prize winner and four other prize winners from among all eligible entries received. Limit of one prize per household.

6. Prizes

One **Grand Prize Winner** will be awarded a Panda Travel gift certificate for \$800 (Winner will be responsible for expenses in excess of \$800.) One **First Prize Winner** will be awarded a cash deposit which will be made to the share draft account used to fund the POS purchase that earned entry into the Sweepstakes; the amount of cash awarded will be equivalent to the total amount of POS purchases (less returns, credits, adjustments and cash back transactions) for the account during the promotion period, but not more than \$500 nor less than \$250. (If the winning entry was submitted by mail, and the winner did not make any POS purchases with his or her debit card during the promotion period, \$250 will be deposited to the winner's share account.) One **Second Prize Winner** will be awarded one \$400 gift certificate to the 24-Hour Fitness. One **Third Prize Winner** will be awarded a \$150 Costco Gift Card. Exact prize components are subject to change without notice, and HawaiiUSA may in its sole discretion substitute a prize of equal value. Prize valuations are approximate. Prize winners will be selected by random. The odds of being a prize winner depends on the total number of eligible entries received. For example, if there are 5,000 eligible entries, the odds of winning are 7/5,000.

7. Notification

Winners will be notified via telephone call and/or by US mail around January 20, 2010. If the winner can not be reached via telephone at this time, HawaiiUSA will attempt to leave a message asking the winner to return the call. If HawaiiUSA calls and/or mails notice to a winner at his or her address of record at HawaiiUSA, and the winner does not comply with all Sweepstakes requirements to redeem their prize within thirty (30) days after the date of the notice, HawaiiUSA reserves the right to select a new winner from among all eligible entries received. Winners may be announced in the HawaiiUSA newsletter, at HawaiiUSA branches, and in other material or media.

8. General Conditions

HawaiiUSA will select all prize winners. Federal, state and local taxes, transportation and any other expenses are the sole responsibility of the prize winner. Prizes are awarded "AS IS," and without warranty for fitness of use, merchantability, or otherwise by HawaiiUSA. The contest is void where prohibited, and is governed by the laws of the State of Hawaii.

Prizes are non-transferable, non-assignable and non-exchangeable. All decisions of HawaiiUSA are final and binding.

9. Consent, Indemnity and Release

Before being awarded a prize, the winner must sign a Consent, Indemnity and Release stating that he or she agrees to the Sweepstakes rules, consents to the use of his or her name and likeness for publicity purposes without further compensation, and accepts the prize as offered, "AS IS." In addition, he or she must agree to release HawaiiUSA, its partners, directors, officers, employees, volunteers, subsidiaries, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from his or her participation in the Sweepstakes, the use, acceptance, or possession of my Sweepstakes prize by anyone; and his or her participation in any publicity or Sweepstakes-related activity.

10. Miscellaneous

By entering the Sweepstakes, you agree to comply with all of the terms and conditions of the Sweepstakes. Noncompliance with any entry procedure may result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the Sweepstakes is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of HawaiiUSA which may corrupt or impair the administration, security, or fairness of the Sweepstakes, HawaiiUSA reserves the right in its sole discretion to disqualify any entrant it deems involved with such corruption; to suspend and/or terminate all or any portion of the Sweepstakes; and/or to select winners from eligible entries received up to the time of any termination or suspension. If the Sweepstakes is terminated prior to the promotional period, notice will be posted in HawaiiUSA branches and on its website. Prizes may not be awarded or may be donated to charity. HawaiiUSA is not responsible for any communication, technical, network, electronic, computer or other failure.

For a listing of contest winners, or a set of these Sweepstakes Rules, please send a self-addressed stamped envelope to HawaiiUSA FCU, 1226 College Walk, Honolulu, HI 96817, Attn: eSolutions Department.

Contest and rules provided by:
HawaiiUSA Federal Credit Union
1226 College Walk
Honolulu, Hawaii 96817
Email: wecare@hawaiiusafcu.com