

“Life matters” Testimonial Contest Official Rules

1. Administration

This “Life matters” Testimonial Contest (“Contest”) is being administered and operated by HawaiiUSA Federal Credit Union (“HawaiiUSA”). By submitting an entry, each contestant agrees to the rules of the contest and states that he or she is 18 years old or older and a member of HawaiiUSA.

2. Contest Period

The Contest will run from 12:01 AM HST on September 1, 2019 through 11:59 PM HST on November 9, 2019. HawaiiUSA may discontinue the Contest at any time without notice.

3. Eligibility

To be eligible to enter the Contest, you must be a Hawaii resident, a primary or joint member of HawaiiUSA FCU, and 18 years of age or older as of the Contest period start date. HawaiiUSA employees, directors, supervisory committee members, volunteer committee members, or their immediate family members are eligible to participate.

4. How to Enter

No purchase or payment to HawaiiUSA is needed to win. A purchase will not improve your chance of winning. Void where prohibited. All participants may submit only one (1) entry and are eligible to win only once during the Contest period. Only the first entry submission will be eligible. Entries must include all information requested by HawaiiUSA to be eligible. To enter:

- I. You must create and log in to an account at Submittable.com.
- II. Submit your online entry at hawaiiusafcu.submittable.com (the website and services offered by submittable.com are owned and operated by Submittable Holdings, Inc.).
- III. Content sent to HawaiiUSA or Submittable Holdings, Inc. by email, mail, fax, social media, or in-person are not eligible. These photos will not be considered in the Contest and will not be returned to owners.

Photos and other content submitted or posted to HawaiiUSA’s pages which HawaiiUSA deems to be defamatory, offensive, sexually explicit, violent, derogatory, illegal, or in violation of copyright laws may be removed without notice or explicit permission from person who submitted content.

All entries must be received within the time period stated by HawaiiUSA to be eligible to win a prize. Late entries will be disqualified. HawaiiUSA is not responsible for failure to receive an entry for any reason including, but not limited to, submission and/or transmission failures, technical malfunctions and/or other conditions beyond its reasonable control. Entries generated by script, macro or other automated means are void. For all submissions received and deemed valuable to sender, please be aware participants accept and agree all Contest entries become the property of HawaiiUSA, will not be acknowledged or returned; will not earn additional compensation; and may be published, sold, used for advertising purposes or for any other lawful purpose whatsoever in partial or full form, without notice to the participant.

5. Judging and Selection

One (1) testimony will be selected as a finalist from each of the following five (5) bi-weekly time frames:

- September 1-14
- September 15-28
- September 29 – October 12
- October 13-26
- October 27 – November 9

A total of five (5) finalists will be selected. Public voting to select one (1) grand prize winner will take place November 13 – 25, 2019, ending at 12:00 PM HST. Judging will be based on the criteria below and will be conducted by HawaiiUSA via Facebook. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook. You understand that you are providing your information to HawaiiUSA and not to Facebook. By participating in this promotion you agree to release Facebook from any claims.

Criteria	Positive
Impact	+ Have a strong effect on someone + Leaves memorable experience with HawaiiUSA
Originality	+ Unique interactions with HawaiiUSA + Includes detailed accounts
Story	+ Easy to follow and understand + Leaves a positive effect after reading it
Visuals (not required)	+ Picture relating to this interaction + Picture benefits the story

6. Prizes

There will be five (5) prizes. Total Approximate Retail Value (“ARV”) of all prizes is \$1,500. Prizes to be awarded:

- Four (4) checks totaling \$250 per finalist winner
- One (1) check totaling \$500 per grand prize winner
- Winners may not choose an alternative prize.

7. Notification

Winners will be notified on or about November 27, 2019 by email (using email address submitted in their contest entry). If a winner does not comply with all Contest requirements to redeem their prize within thirty (30) calendar days after the date of Prize Claim Instruction Notice receipt, the winner acknowledges their prize shall be forfeited. Winners may be announced and winning entries may be displayed on HawaiiUSA’s website and social media platforms, HawaiiUSA member newsletter, at HawaiiUSA branches, and in other material or media.

8. General Conditions

HawaiiUSA will select prize winners. Federal, state and local taxes, transportation and any other expenses are the sole responsibility of the prize winner. Prize is 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. Prize is non-transferable, non-negotiable, 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 Form stating he or she agrees to the Contest rules, consents to the use of his or her name and likeness for publicity purposes without further compensation, consents that HawaiiUSA may use his or her submitted content at its discretion in marketing communications or promotions 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 Contest, the use, acceptance, or possession of the Contest prize by anyone; and his or her participation in any publicity or contest-related activity.

10. Miscellaneous

By entering the Contest, you agree to comply with all of the terms and conditions of the Contest. Noncompliance with any entry procedure may result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption, or if the Contest 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 any entrant it deems involved with such corruption; HawaiiUSA reserves the right to suspend and/or terminate all or any portion of the Contest; and/or to select winners from eligible entries received up to the time of any termination or suspension. If the Contest is terminated prior to the promotional period, notice will be posted on the HawaiiUSA 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. Terms and rules are subject to change any time at the discretion of HawaiiUSA.

Contest and rules provided by HawaiiUSA Federal Credit Union, 1226 College Walk, Honolulu, Hawaii 96817. For a listing of contest winners, or a set of these Contest Rules, please send a self-addressed stamped envelope to:

HawaiiUSA FCU
ATTN: Marketing Department
1226 College Walk
Honolulu, HI 96817