

You have dreams. Let's make them happen.

For over 80 years, HawaiiUSA Federal Credit Union has encouraged our members to dream big and make wise financial choices to achieve their goals.

Come be a part of Hawaii's largest credit union family today.



## New Kihei Branch in Lipoa Center Opening Tuesday, October 15

41 East Lipoa Street, Suite 25  
Kihei, HI 96753



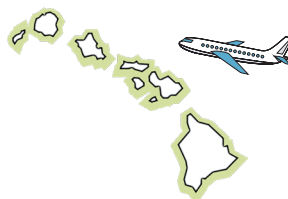
**New hours** Mon - Thurs: 9:00 a.m. – 5:00 p.m.  
Friday: 9:00 a.m. – 6:00 p.m.  
Saturday: 8:30 a.m. – 2:30 p.m.

**What's new**

- Safe deposit boxes
- Financial wellness lounge and coffee
- Self-serve resources

### Win a Neighbor Island Round-Trip!

Bring this ad into our Kihei Branch to enter between October 15 and October 31. Additional in-branch prizes will be given away weekly.



Name \_\_\_\_\_

Phone #: \_\_\_\_\_

Email: \_\_\_\_\_

Rules at [hawaiiusafcu.com/mauinews](http://hawaiiusafcu.com/mauinews)

[hawaiiusafcu.com/maui](http://hawaiiusafcu.com/maui)



Insured by NCUA

Choose wisely, because *Life matters.*

## **HawaiiUSA/*Maui News* “Win a Neighbor Island Round-Trip!” Giveaway Official Rules**

**The HawaiiUSA/*Maui News* “Win a Neighbor Island Round-Trip!” Giveaway (“Sweepstakes”) requires NO PURCHASE, CREDIT UNION ACCOUNT OPENING, OR CREDIT UNION TRANSACTION OF ANY KIND NECESSARY TO ENTER OR WIN, AND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. SWEEPSTAKES IS SUBJECT TO ALL APPLICABLE FEDERAL, STATE, AND LOCAL REGULATION.**

**ELIGIBILITY:** The HawaiiUSA/*Maui News* “Win a Neighbor Island Round-Trip!” Giveaway is offered and open only to legal residents of Hawaii who are 18 years of age or older. Employees, officers, directors of HawaiiUSA Federal Credit Union (“Sponsor”), their respective subsidiaries and affiliated companies, agents, advertising/promotion agencies, individuals engaged in the development, production, or distribution of materials for, or implementation of the Sweepstakes (collectively referred to herein as the “Sweepstakes Entities”), and the immediate family members (spouse, siblings, children and parents including foster and step-relations) or those living in their same household (whether or not related) as any person in any of the preceding categories are not eligible to enter or win the prize. All entry information must be complete and accurate. *Maui News* is not affiliated with this Sweepstakes.

By entering the Sweepstakes, each entrant fully and unconditionally agrees to and accepts these Official Rules, the information provided on the promotional website(s) found on [hawaiiusafcu.com/mauinews](http://hawaiiusafcu.com/mauinews), and the decisions of the Sponsor (and their authorized representatives) which are final and binding with respect to all matters pertaining to this Sweepstakes and all elements thereof. Sponsor reserves the right to disqualify any entrant if these Official Rules are not followed.

**ENTRY PERIOD:** The Sweepstakes begins on or about 12:00 A.M. Hawaii Standard Time (HST) on Saturday, September 28, 2019 and ends at 11:59 P.M. HST on Thursday, October 31, 2019 (the “Entry Period”). The clock on the Sponsor’s server shall be the official time keeping device for this Sweepstakes. All time referenced in connection with the Sweepstakes is Hawaii Standard Time. Sweepstakes Entities disclaim all liability or responsibility relating thereto. A mailed-in entry must be received no later than October 31, 2019 to be eligible for the drawing.

**TWO WAYS TO ENTER:** 1) You must come into the HawaiiUSA Federal Credit Union Kihei Branch and submit an official entry form in person at 41 East Lipoa Street Ste. 25 Kihei, HI 96753; entry forms are available as a printed insert in the 9/28-9/29 and 10/12-10/13 Weekend Editions of *Maui News*. 2) You may handwrite your name, address (no P.O. Boxes), daytime telephone number (including area code), and e-mail (if available) on a 3” x 5” card and mail it in a size #10 envelope to HawaiiUSA Federal Credit Union Kihei Branch, ATTN: HawaiiUSA/*Maui News* Giveaway, 41 East Lipoa Street Ste. 25 Kihei, HI 96753. One entry per person. Sponsor is not responsible for incomplete, lost, late, illegible, stolen, misdirected or mutilated entries. All entries become the exclusive property of Sponsor and will not be returned.

**RANDOM DRAWINGS/ODDS:** One (1) winner will be randomly selected from among all eligible entries received during the Entry Period. The winner will be selected on Friday, November 1, 2019 from among all eligible entries received. Odds of winning depend on the number of eligible entries received for that drawing. The potential winner will be notified by mail, phone and/or email (in Sponsor's sole discretion) on date of drawing. The winner will have one (1) week from time of notification to collect their prize (as described below); failure to do so within the specified time period will result in prize forfeiture. Forfeited prizes will not be re-awarded.

**PRIZES/APPROXIMATE RETAIL VALUE (ARV):** One (1) winner will receive:

- A voucher for 15,000 Hawaiian Miles ("Round-Trip") (ARV of \$300)

The winner will be required to come to the Kihei Branch to pick-up the Round-Trip voucher, as well as assume responsibility for additional travel arrangements and all other expenses incurred outside of the aforementioned Round-Trip. Taxes are winner's sole responsibility. The winner will be required to provide valid government issued photo ID at time of prize collection, as well as provide their Hawaiian Miles number ("HA number") for credit of the 15,000 miles. The winner must also complete an Affidavit of Eligibility/Liability Release at time of receipt of Round-Trip. In event of flight cancelation or rescheduling, ticket honoring will be at Hawaiian Airline's discretion; Sponsor assumes no further responsibilities after Round-Trip issuance. Sponsor will not replace any lost or stolen Round-Trip. No prize substitution permitted. Any unclaimed and/or unused Round-Trip will remain the property of Sponsor or its designee. The prize restrictions/conditions stated herein are not all-inclusive and the described above may be subject to additional restrictions/conditions. **Limit one (1) prize per person.** Only the number of prizes stated in these Official Rules is available to be won in the Sweepstakes. Prizes, and any element thereof, including any products received as a prize, may not be sold, resold, auctioned, bartered, or placed into any other unauthorized channels of distribution.

**LIMITATIONS OF LIABILITY: BY PARTICIPATING, ENTRANTS AND WINNER AGREE TO THE FULLEST EXTENT PERMITTED BY LAW TO RELEASE, DISCHARGE AND HOLD HARMLESS THE SPONSOR, PROMOTER, OTHER SWEEPSTAKES ENTITIES, AND THEIR PARENT, AFFILIATED AND SUBSIDIARY COMPANIES, ADVERTISING AND PROMOTION AGENCIES, AND THEIR RESPECTIVE DISTRIBUTORS, OFFICERS, DIRECTORS, EMPLOYEES, INDEPENDENT CONTRACTORS, REPRESENTATIVES, ASSIGNS AND AGENTS ("RELEASED PARTIES") FROM AND AGAINST ANY AND ALL ALLEGED AND/OR ACTUAL CLAIMS, CAUSES OF ACTION, DEMANDS, LOSSES, SETTLEMENTS (WHETHER OR NOT LITIGATION OR OTHER LEGAL PROCEEDINGS ARE COMMENCED), LIABILITIES AND DAMAGES OF ANY KIND WHATSOEVER EXISTING NOW OR ARISING IN THE FUTURE (INCLUDING, WITHOUT LIMITATION, BODILY INJURY, PERSONAL INJURY, DEATH, DISABILITY AND PROPERTY DAMAGE, VIOLATION OF PROPRIETARY, PUBLICITY, PRIVACY OR ANY OTHER RIGHT), COSTS AND EXPENSES (INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES, COURT COSTS, SETTLEMENT AND DISBURSEMENTS) DIRECTLY OR INDIRECTLY ARISING OUT OF USE OF THE ENTRY IN WHOLE OR IN PART, THE ACCEPTANCE, POSSESSION, USE, MISDIRECTION, OR MISUSE OF A PRIZE OR ANY ELEMENT THEREOF, PARTICIPATION IN THE SWEEPSTAKES AND/OR PRIZE RELATED ACTIVITY, AND ACCESS/USE OF ALL WEBSITES, WHETHER OR NOT CAUSED BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES.**

Entrants covenant not to sue any Released Party or cause them to be sued regarding any matter released above; and further covenant not to disaffirm, limit or rescind this release to the fullest extent permitted by law. A waiver by one or more of the Released Parties of any term in these Official Rules does not constitute a waiver of any other provision.

In no event will the Released Parties be responsible or liable for any indirect, incidental, consequential or punitive damages arising out of this Sweepstakes, participation in Sweepstakes and/or prize related activities, the use or misuse of a prize or any element thereof, or access to, and use of any participating Website(s) or the downloading from and/or printing material downloaded from said site(s). By entering and/or accepting a prize, entrants and winner hereby irrevocably consent, where lawful, to the use (but without obligation) by Sponsor (and their affiliated companies and their respective authorized representatives) of their name, image, photographs, videotape, likeness, hometown name, biographical information, voice as well as any statements made by winner regarding the Sweepstakes or Sponsor (provided they are true) for publicity, trade, advertising and promotional purposes without additional compensation, and without the right of review, notification or approval.

In the event of noncompliance, if an entrant is or becomes noncompliant or ineligible during or after the Entry Period, or a potential winner fails to respond within the time specified, or cannot be reached within two separate attempts using the contact information (in Sponsor's discretion) provided on the entry, that prize will be forfeited in its entirety and an alternate potential winner will be selected. Only two (2) separate alternate attempts to notify an alternate winner will be made, after which the respective prize will remain un-awarded. Prize or prize notifications that are unclaimed, returned, unresponsive, untimely, undeliverable, or otherwise, will be forfeited and will not be awarded or re-awarded.

**GENERAL CONDITIONS:** As a condition of participating in this Sweepstakes, all entrants and the winner agree to waive their right to challenge or contest any decision of Sponsor concern the Sweepstakes, its rules, interpretations, determinations eligibility, verification, timeliness, winner, prizes or any other matter. Neither Sponsor nor its agencies are responsible for lost, late, misdirected, incomplete, unintelligible, illegible, stolen, returned, or undelivered entries, mail or e-mail, or for lost, interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), Website, or other connections availability, accessibility or traffic congestion, or miscommunications, or failed computer equipment, telephone network, satellite, software or lines, or technical failure, or jumbled, scrambled, delayed, or misdirected transmissions, or computer hardware or software malfunctions, failures or difficulties, incompatibility, or errors of any kind whether human, mechanical, electronic or network, or the incorrect or inaccurate capture of entry or other information, nor for the failure to capture any such information. Persons who tamper with or abuse any aspect of the Sweepstakes or Website, as solely determined by the Sponsor, will be disqualified. Sponsor is not responsible for injury or damage to participants' or to any other person's computer or mobile device related to or resulting from participating in this Sweepstakes or downloading materials from or use of the Website. Sponsor is not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes, and assumes no responsibility for any error, interruption, deletion, defect, delay

in operation, or transmission, communications line failure, theft or destruction to, or unauthorized use of the Website. In the event of any discrepancy, ambiguity, inconsistency, printing or any other error or miscommunication in any advertising, Sweepstakes materials and/or any other information relating to this Sweepstakes, these Official Rules shall govern. Sweepstakes Entities shall not be liable to entrants, winner or any other person or entity for failure to execute the Sweepstakes or supply a prize, or any part thereof, by reason of any act of God, any action(s), regulation(s) order(s) or request(s) by any governmental or quasigovernmental entity (whether or not the action(s), regulation(s), order(s) or request(s) prove(s) to be invalid), equipment failure, terrorist act, cyber-attack, earthquake, war, fire, flood, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, insurrection, riot, or any similar or dissimilar event beyond their reasonable control.

**THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF HAWAII WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES.** Entrants are solely responsible for compliance with all applicable laws, rules and regulations including but not limited to tax and similar reporting obligations imposed by the Federal, state and local authorities.

**WINNER LIST:** To obtain a list of the Sweepstakes winner, mail a U.S. sufficiently self-addressed, stamped envelope to: HawaiiUSA Federal Credit Union Kihei Branch, ATTN: HawaiiUSA/*Maui News Giveaway*, 41 East Lipoa Street Ste. 25 Kihei, HI 96753

**SPONSOR:** HawaiiUSA Federal Credit Union Kihei Branch 41 East Lipoa Street Ste. 25 Kihei, HI 96753, Insured by NCUA.