"2013 HawaiiUSA Kihei Branch 1st Anniversary Drawing" Official Contest Rules

1. Administration

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

2. Sweepstakes Period

The Drawing period will run from 12:01 AM HST on July 28 through 11:59 PM HST on August 3, 2013.

3. Eligibility

To be eligible to enter the Drawing, you must be a resident of the State of Hawaii, 18 years of age or older as of July 28, 2013. In addition, to qualify for automatic entry (see Section 4 "How to Enter" below), you must be the primary member on a share account at HawaiiUSA, and all of your accounts must be in good standing. Business accounts are eligible to participate. Employees, directors, supervisory committee members, volunteer 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. Any business, organization, or association account in which any of the aforementioned individual(s) are an owner, guarantor, endorser, or authorized signer on the account are also not eligible to participate.

4. How to Enter

No purchase or payment to HawaiiUSA FCU is necessary. You will automatically receive an entry into the contest when you submit the promotional postcard (addressed to you and mailed to your residence) at the branch between July 28 and August 3, 2012. Upon submittal of your promotional postcard, you will receive a complimentary HawaiiUSA logo cooler. Coolers are available while supplies last. If you do not wish to participate in the Drawing automatically when you submit your postcard please inform the branch representative who accepts your promotional postcard.

Alternatively, you may participate in the Drawing by filling out a 3x5 index card with your name, address, day and evening telephone numbers with area code and mailing it to the following location:

HawaiiUSA Federal Credit Union ATTN: Marketing Department 1226 College Walk Honolulu, Hawaii 96817

5. Drawing

On or about August 5, a random drawing will be conducted to select a total of one (1) winner from among all eligible entries received.

6. Prize

There will be only one Drawing grand prize which is two (2) \$500 Times Supermarket gift certificates for a total of \$1,000. The prize is to be picked up at Times Supermarket in Kihei upon notification. HawaiiUSA FCU will not be responsible for any travel costs involved to pick up the prize.

7. Notification

Winner will be notified via telephone and/or US mail around 10 business days after a drawing. If the winner cannot be reached via telephone at that time, HawaiiUSA will attempt to leave a message asking the winner to return the call. If HawaiiUSA calls or mails notice to a winner at his or her address of record at HawaiiUSA, or as indicated on the entry form, and the winner does not comply with all Sweepstakes requirements to redeem their prize within ten (10) days after the date of the notice, HawaiiUSA reserves the right to select a new winner from among all eligible entries received. Winner may be announced in the HawaiiUSA newsletter, at HawaiiUSA branches, and in other material or media.

8. General Conditions

HawaiiUSA will select a prize winner. 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-assignable and non-exchangeable. Some or all of the prizes may not be awarded or may be donated. 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 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 the Drawing prize by anyone; and his or her participation in any publicity or sweepstakes-related activity.

10.Miscellaneous

By entering the Drawing, you agree to comply with all of the terms and conditions of the Drawing. 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 any entrant it deems involved with such corruption; to suspend and/or terminate all or any portion of the Drawing; and/or to

select winners from eligible entries received up to the time of any termination or suspension. If the Drawing is terminated prior to the promotional period, notice will be posted in HawaiiUSA branches and on its website. A prize 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 confirmation of the contest winner, or a set of these Contest Rules, please send a self-addressed stamped envelope to HawaiiUSA FCU, 1226 College Walk, HI 96817, ATTN: Marketing Department.

Contest and rules provided by: HawaiiUSA Federal Credit Union

1226 College Walk Honolulu, Hawaii 96817