"Swipe, Sign, and Drive" 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 12:01 AM HST on April 15, 2014 through 11:59 PM HST on May 31, 2014.

3. **Eligibility**
   To be eligible to enter the Sweepstakes, you must be a resident of the State of Hawaii, 18 years of age or older as of April 15, 2014. 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 for every ten (10) signature-based Point-Of-Sale (POS) transactions[1] made using your HawaiiUSA Debit MasterCard[2] card (Enhanced) or HawaiiUSA Business Debit MasterCard between April 15, 2014 and May 31, 2014. All POS transactions must be posted to your account by June 10, 2014 to qualify for the sweepstakes. All entries will be deemed to have been made by the primary accountholder. ATM transactions do not qualify. [If you do not wish to participate in the Sweepstakes automatically when you make POS transaction(s), please contact us at the following address: HawaiiUSA FCU, ATTN: E-Channel Department, 1226 College Walk, Honolulu, HI 96817.]

   Alternatively, you may participate in the Sweepstakes by filling out a 3x5 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: E-Channel Department
   1226 College Walk
   Honolulu, Hawaii 96817

5. **Drawing**
   On or about June 15, 2014 a random drawing will be conducted to select five (5) winners from among all eligible entries received.

6. **Prize**

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[1] Signature-Based Transactions
After you swipe your debit card, it requires your signature at the point of sale when you make your purchase.
When you swipe your debit card at a POS terminal, it may ask, "Credit or Debit?" If you would like to sign for your purchase, you would answer "Credit." (Note: You may not be required to sign on the receipt or the pad if the amount of the purchase is less than $25.00 or $50.00, depending on the minimum amount set by the merchant).

[2] MasterCard® is a registered trademark of MasterCard Worldwide or its subsidiaries in the United States

There will be five (5) prizes: Total Approximate Retail Value ("ARV") of all prizes is $3,000. The prizes to be awarded are twelve (12) $50 Gas Card Gift Cards from Chevron totaling $600 per winner. The winners may not choose cash or an alternative 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. 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 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 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, HI 96817, ATTN: E-Channel Department.

Contest and rules provided by:
HawaiiUSA Federal Credit Union
1226 College Walk
Honolulu, Hawaii 96817