"Swipe, Sign, and Fly" 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 January 14, 2013 through 11:59 PM HST on February 28, 2012.

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 January 14, 2012. 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 five signature-based Point-Of-Sale (POS) transactions[1] made using your HawaiiUSA Gold Debit MasterCard® or HawaiiUSA Business Debit MasterCard® between January 14, 2013 and February 28, 2013. All POS transactions must be posted to your account by March 4, 2013 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:

   HawaiiUSA Federal Credit Union
   ATTN: E-Channel Department

[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 POS terminal they 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 your purchase is less than $50.)

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

1226 College Walk
Honolulu, Hawaii 96817

5. **Drawing**
On or about March 10, 2013 a random drawing will be conducted to select a total of one (1) winner from among all eligible entries received.

6. **Prize**
The Prize is an airfare and hotel package consisting of standard airfare for four (4) on Island Air plus a *Hotel Stay Certificate* good for a Two (2) Night stay at either the *Four Seasons Resort Lana'i at Manele Bay* One Manele Bay Road, P.O. Box 631380, Lanai City, Hawaii 96763 or at the *Four Seasons Resort Lana'i The Lodge at Koele* One Keomoku Highway P.O. Box 631380 Lanai City, Hawaii 96763. Airfare and hotel package expires on March 1, 2014.

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 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. 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 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