

**OFFICIAL TERMS AND CONDITIONS FOR THE  
HAWAII FEDERAL CREDIT UNION  
KIDS SAVINGS ACCOUNT SAVINGS PROMOTION CONTEST**

- 1. ELIGIBILITY:** The Hawaii Federal Credit Union (“Hawaii FCU”) Kids Savings Account Savings Promotion Contest (the “Promotion”) is open to all existing Hawaii FCU members and non-members at least 18 years of age at the time of entry (the “Adult Sponsor”) who open a Hawaii FCU Kids Savings Account who are 0 to 15 years of age (“Sponsored Child”).
- 2. ELIGIBILITY PERIOD:** the Kids Savings Account must be opened during Hawaii FCU’s regular business hours from May 1, 2023, to June 30, 2023 (the “Offer Period”).
- 3. ENTRY CONDITIONS:**
  - a. Both the Adult Sponsor and Sponsored Child who open a Kids Savings Account during the Offer Period will each receive an entry into the Promotion.
  - b. The Kids Savings Account must be opened in person at Hawaii FCU during the Offer Period and open with the \$30 that Hawaii FCU deposit into the account.
  - c. All new Kids Savings accounts that earn drawing entries must remain open for one year after account opening.
  - d. Adult Sponsors, whether they are members or not, can earn an additional entry by referring another adult who sponsors a child and opens their own Kids Savings Account at Hawaii FCU, provided the referred adult meets the Field of Membership requirements.
  - e. Adult Sponsors, who are non-members, can earn an additional entry into the drawing by opening a Hawaii FCU account for themselves with the required minimum balance of \$30 on their own, so long as they meet Hawaii FCU’s Field of Membership requirements.
- 4. PRIZE DETAILS:**
  - a. One (1) prize of 2-night stay at the Hilton Hawaiian Village Waikiki Beach Resort (the “Prize”). Prize awarded “as is” with no changes or substitutions.
  - b. In addition, during the Offer Period, Hawaii FCU will provide a conditional deposit of \$30 to be deposited into each newly opened Kids Savings Account.
  - c. If the Kids Savings Account is closed, for whatever reason or no reason at all, within a one (1) year period after the Kids Savings Account is opened, the \$30 will be forfeited back to Hawaii FCU.
- 5. DRAWING:**
  - a. The random drawing will be held on Monday, July 3, 2023. By entering the Promotion, all entrants are expressly authorizing Hawaii FCU and its employees and agents to contact you at the telephone number and/or mailing address you provided for the express purpose of notifying you if you are the winner.
  - b. The names of both the Adult Sponsor and Sponsored Child of the winning entry will be displayed on the Hawaii FCU website ([www.hawaiifcu.org](http://www.hawaiifcu.org)). Winner must respond and claim the prize within 5 business days or will be subject to disqualification, in which case

the prize will be forfeited and an alternate winner will be selected from the remaining eligible entries by random drawing.

- c. Actual odds of winning depends on the number of eligible entries received during the Offer Period, and the eligible entries submitted by each entrant.

**6. ASSUMPTION OF RISK:** All entrants acknowledge and affirm that staying at the Hilton Hawaiian Village Waikiki Beach Resort may carry risks and hazards that may result in injury, loss of property, damage, illness and death. All entrants acknowledge and agree that they will be solely responsible for any and all liabilities arising from the Prize should they win the Prize.

**7. LIMITATION OF LIABILITY:** IN NO EVENT WILL HAWAII FCU AND HILTON HAWAIIAN VILLAGE WAIKIKI BEACH RESORT, AND THEIR AGENTS BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF PARTICIPATION IN THE DRAWING OR ACCEPTANCE OR USE/MISUSE OF THE PRIZE.

**8. PUBLICITY RELEASE:** By participating, all entrants agree to the use of their name, voice, performance, photograph/video, caption, entry, and/or likeness for advertising, publicity, and promotional purposes in any and all media including Internet, worldwide, social media, and in perpetuity by Hawaii FCU and its designates, without additional compensation or consent.

**9. ENTRANTS AND WINNER RESPONSIBILITIES:**

- a. The winners are solely responsible for federal, state, and local taxes and any expenses associated with the prize.
- b. The conditional \$30 deposited for the Kids Savings Account opening is subject to 1099 reporting requirements.

**10. HAWAII LAW AND VENUE:** The validity, interpretation, and performance of this Promotion shall be governed by and construed in accordance with the laws of the State of Hawaii, without regard to the principles of conflicts of law.

**11. GENERAL:**

- a. Hawaii FCU has the right and discretion to terminate the Promotion at any time, for any reason or no reason at all, and without prior notice, and to interpret the rules and make decisions regarding the interpretation of the rules.
- b. The Promotion is void where prohibited by law. Hawaii FCU employees, immediate family and household members are not eligible to participate in the drawing. Hawaii FCU is acting as a sponsor of this Promotion.

For detailed information, ask Member Service for a copy.