



2025 Member Referral Program Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN.

Must be 18 years of age or older to participate in the referral program.

Who Can Enter: Any Hawaii State FCU Member who refers a new member (Referral) to Hawaii State FCU will be automatically entered at the time the Referral membership is established. The Referral must not be a current member of Hawaii State FCU. The Referral must be the primary account holder (the first named member) on the new account. Adding the Referral as a joint party on an existing account does not qualify. Every Referral a referring member makes entitles the referring member to one (1) entry in the drawing. There is no limit to the number of Referrals a referring member may make.

No purchase or payment is required to win a prize or to participate in the promotion. To enter without referring a new member, print your name, address, day and evening phone number on a 3" x 5" index card and mail to: Hawaii State FCU, P.O. Box 3072, Honolulu, HI 96802-3072, Attention: Marketing Dept. "Member Referral Drawing." Entries are limited to one (1) per person. Multiple and incomplete entries will be disqualified. Entries must be received before the drawing date to be eligible. You need not be present to win. All entries become the property of Hawaii State FCU. All ineligible or illegible entries received will be disqualified.

Promotion period: The promotion period begins at 9:00 am on Wednesday, January 1, 2025, and ends at 5:00 pm on Wednesday, December 31, 2025. The promotion period will be divided into four (4) quarterly entry periods. The promotion is subject to change without prior notice.

Four (4) Drawings: There are four (4) quarterly periods and drawings dates: April 9, 2025 (for new Referrals established between January 1, 2025, through March 31, 2025), July 9, 2025 (for new Referrals established between April 1, 2025, through June 30, 2025), October 8, 2025 (for new Referrals established July 1, 2025, through September 30, 2025) and January 14, 2026 (for new Referrals established October 1, 2025, through December 31, 2025). Referral entries received during one quarterly period will not be carried forward to subsequent quarterly periods.

Prize: A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check. Odds of winning any prize depend upon the total number of eligible entries received.

Conditions: The winner will be notified via phone or, if necessary, via mail. Prize notifications returned as undeliverable or unclaimed will be forfeited and may be awarded to an alternate winner. The winner need not be present to win. No prize substitutions or cash equivalents. Prizes are nontransferable. This offer cannot be combined with any other offer. The winner is responsible for all applicable state, federal and other taxes, including but not limited to, income taxes and sales taxes.

Release: The winner must release Hawaii State FCU, its respective subsidiaries, affiliates, directors, officers, employees and agents from any and all liability for any injuries, losses, or damages of any kind caused by or resulting from participation in the promotion or acceptance, possession or use of the prize.

Publicity: The winner must consent to Hawaii State FCU's use of the winner's name and photograph for promotional purposes by Hawaii State FCU without further compensation, consideration or payment.

Restrictions: Employees of Hawaii State FCU, Board of Directors and Volunteers, and their immediate family or household members are not eligible to participate. Organizational and business accounts are also ineligible.