

Member Appreciation Giveaway Official Rules

Revised Date: 1/1/25

Promotional Period: The giveaway promotion period begins Wednesday, January 1, 2025, and ends on Wednesday, December 31, 2025. The promotion period spans eight (8) months. The promotion is subject to change without prior notice.

Eligibility: No purchase or payment is required to win a prize or to participate in the promotion. Only members of Wailuku Federal Credit Union in good standing are eligible to participate. Member must be an active member (non-dormant), current on all loans, have a minimum of \$50.00 (par value) in their share account, opted in to receive all credit union communications, and have up to date contact information. Account must be opened at least thirty (30) days prior to the date of prize drawing. Participants must be age eighteen (18) or older. Members can only win once. Other restrictions may apply.

If you choose not to participate in the giveaway even if meeting eligibility requirements, please submit your request in writing to the mailing address listed below. As an alternative, you can email your non-participation request to info@wailukufcu.com.

Wailuku FCU
133 Maa St.
Kahului, HI 96732

Entry: All members that meet eligibility requirements stated above will be automatically entered into the monthly drawing.

Drawing Period: Drawings will be conducted monthly at 133 Ma'a St., Kahului, HI. The first drawing will be held on or about Thursday, January 2, 2025, for all qualified entries, followed by monthly drawings for qualified entries. The final drawing will be held on or about Monday, December 1, 2025.

Prizes: Odds of winning are based on the number of eligible entries. Prizes for subsequent drawings are subject to change.

Conditions: The winner will be notified via phone or, if necessary, via email. Prize notifications returned as undeliverable or unclaimed one (1) week after first sent notice may be deemed forfeited and may be awarded to an alternate winner. Winner need not be present to win. No cash equivalent prize. Wailuku FCU may substitute prizes if it is determined that availability of announced prizes is limited or unavailable. Prizes are nontransferable. This offer cannot be combined with any other offer. The prize winner is responsible for all applicable federal, state, and local taxes, including, but not limited to income taxes and sales taxes. This drawing is not valid where prohibited by law.

Publicity: The winner releases Wailuku FCU, its affiliates, directors, officers, employees or agencies from any and all liability for any injuries, losses, or damages of any kind caused by the prize or resulting from acceptance, possession, or use of the prize. Acceptance of the prize shall constitute and signify the winner's agreement and consent to use the winner's name, and/or photograph for promotional purposes by Wailuku FCU without further compensation, consideration, or payment.

Restrictions: Employees, volunteers, and their immediate family members are ineligible. Organizational accounts are also ineligible.