

# Giveaway Rules



Honolulu Fire Department Federal Credit Union (“HFDFCU”) will, from time to time, make available promotional products or items (collectively, “giveaways”) available to its members and consumers. Unless specified individually, all such giveaways carry no redeemable cash value and no replacement value. Each giveaway shall be described in a way to identify the period the giveaway is being offered (“giveaway period”), the deadline by which entries or requests to receive the giveaway must be submitted (“giveaway deadline”), and the giveaway item itself (“giveaway name”).

There is NO PURCHASE NECESSARY to enter to receive, or to receive such giveaways.

Recipients must either be at least 18 years old or have the consent of a parent or guardian who is at least 18 years old in order to receive a giveaway. Acceptance of a giveaway shall constitute and signify the recipient’s (or minor recipient’s parent or guardian’s [collectively, “recipient”]) agreement and consent, unendingly, to use of the recipient’s name, photograph, and/or likeness by HFDFCU without further compensation, consideration or payment.

Recipients further release HFDFCU, its respective subsidiaries, affiliates, directors, officers, employees or agencies from any and all liability for any injuries, losses, or damages of any kind caused by a giveaway or resulting from acceptance, possession or use of a giveaway.

For all giveaways, HFDFCU offers an “alternate entry method,” which requires the following to ensure consideration for entry to receive a giveaway being offered: Handwrite your legal first and last name, address, day and evening phone number on a 3” x 5” index card; then mail completed index card to: HFDFCU, [Giveaway Name], 1200 N. School St., Honolulu, HI 96817.

All entries sent using the “alternate entry method” must be received by the credit union no later than the specified giveaway deadline and not postmarked by the specified giveaway deadline.

Giveaways are nontransferable and are not offered in combination with any other existing giveaways, which means the credit union may ask a recipient to choose which giveaway is preferred in the case of being eligible for or offered more than one giveaway during any overlapping giveaway periods.

Recipients are responsible for all applicable state, federal and other taxes, including but not limited to income taxes and sales taxes. Recipient responsibilities for taxes exist even if the credit union does not report the value of any giveaways on behalf of the recipient.

Employees of Honolulu Fire Department Federal Credit Union and their families, Board of Directors and Volunteers and organizations or businesses are not eligible to participate in giveaways.

All giveaways, giveaway rules, giveaway items, giveaway periods, giveaway deadlines subject to change without notice.

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