

**OFFICIAL RULES FOR THE  
HICKAM FEDERAL CREDIT UNION (HICKAM FCU)  
SAVE SMALL, DREAM BIG DRAWING**

**NO PURCHASE, OBLIGATION, OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. DRAWING IS SUBJECT TO ALL APPLICABLE FEDERAL, STATE, AND LOCAL REGULATIONS. A PURCHASE OR CREDIT UNION TRANSACTION WILL NOT IMPROVE YOUR CHANCE OF WINNING.**

By entering this random giveaway drawing, each entrant (including parents and legal guardians representing a minor under the age of 18) accepts and agrees to be bound by the following Official Rules:

**ELIGIBILITY:** Hickam FCU Save Small, Dream Big Drawing is open to legal residents of the United States (except where prohibited by law) who are at least 18 years of age at the time of entry. Proof of age, identity, and eligibility may be requested by Hickam FCU. Employees, officials, and representatives of Hickam Federal Credit Union, their immediate family members, and members of the same household are not eligible.

**PROMOTION PERIOD:** All entries must be received between 12:00:00 a.m. Hawaiian Standard Time (HST) on April 1, 2022 and ends at 11:59:59 p.m. HST on April 30, 2022.

**HOW TO ENTER:** Only one entry per person during the promotion period. There are two (2) ways to enter the Hickam FCU Save Small, Dream Big Drawing during the promotion period:

1) Youth under the age of 18, or their joint owner parent or guardian, must deposit \$10 or more into the youth's Hickam FCU Youth Savings Account. Additionally, a completed entry form signed by the youth's parent or guardian must be submitted to any Hickam FCU branch anytime during the Promotional Period for the youth to receive one (1) entry.

2) To enter without purchase or credit union transaction – You may enter the Hickam FCU Save Small, Dream Big Drawing via U.S. mail by legibly printing in black or blue ink, "Hickam FCU Save Small, Dream Big Drawing", your full name, address, city, state, ZIP code, daytime telephone number (including area code), and a sentence or phrase describing your big dream on a 3" x 5" card, and mailing it in a #10 envelope with correct postage affixed, to: Attn: Marketing Department; Hickam Federal Credit Union; P. O. Box 30025: Honolulu, HI 96820. If the entry is for a minor, the following must be hand printed on the card "I have read and agree to the Official Rules of the Hickam FCU Save Small, Dream Big Drawing, and my child has my permission to participate in the drawing." The name of the parent or legal guardian must be printed, signed, and dated. Mail-in entries for the drawing must be postmarked by the last day of the Promotional Period in order to be eligible. Limit one entry per person if entering by mail.

**ENTRY FORMS CONDITIONS:** Entries submitted by any means that subvert the entry process or not complying with these Official Rules are void and subject to disqualification at Hickam FCU's sole discretion. Hickam FCU is not responsible for stolen, lost, late, misdirected, delayed, damaged, inaccurate, incomplete, illegible, undelivered, or postage-due mail or entries. All entries become the property of Hickam FCU and will not be acknowledged or returned.

**PRIZE DETAILS:** THREE (3) prizes consisting of \$500 each will be deposited into the winners' Hickam FCU Youth Savings Account. A parent or guardian must sign the Prize Acceptance Form on behalf of the youth.

**DRAWING:** THREE (3) Winners will be determined in a random drawing held on or about May 2, 2022 from among all eligible entries received during the Promotion Period. The Winners will be notified via mail and/or telephone on or about May 2, 2022. Winners must respond and claim prize within five (5) business days or will be subject to disqualification, in which case the Prize will be forfeited, and an alternate Winner will be randomly selected from the remaining eligible entries.

**ODDS:** Actual odds of winning depends on the number of eligible entries received during the Promotion Period and are equal regardless of method of entry. Based upon an estimated 1,000 entries, odds of winning are 1:1,000.

**LIMITATION OF LIABILITY:** Winners and entrants agree to release, discharge, indemnify and hold harmless the Hickam FCU and each of their respective officers, directors, employees, representatives and agents from and against any claims made by the winner, entrants or any other third parties related in any way to the operation of this giveaway, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including loss of life) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance possession, misuse or use of any prize or participation in any giveaway-related activity or participation in this giveaway.

**PUBLICITY RELEASE:** By participating, entrants/winners agree to the use of his/her 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 Hickam FCU and its designates, without additional compensation or consents.

**ENTRANTS & WINNER RESPONSIBILITIES:** Winner is solely responsible for federal, state, and local taxes and any expenses associated with the prize. Winner will be required to complete an Affidavit of Eligibility/Liability Release, and a Publicity Release form. No transfer or assignment of any prize is permitted.

**GENERAL:** Hickam FCU has the right and discretion to terminate the Hickam FCU Save Small, Dream Big Drawing at any time, for any reason and without prior notice, and to interpret the rules and make decisions regarding the interpretation of the rules. All decisions of Hickam FCU in respect to this giveaway and interpretation of these Official Rules are final and legally binding and conclusive in all matters. No participant or winner shall have any right to challenge or contest any decision concerning the giveaway drawing, its rules, interpretations, determinations, eligibility, verification, timeliness, winners, prizes or any other matter.

**PRIVACY:** Hickam Federal Credit Union will collect information from the entrants solely for the purpose of the giveaway drawing and will not share this information with any third party, except as applicable for the administration of the drawing, the awarding of the prize, and winner notification.

**RULES/WINNER INFORMATION:** To receive winner information or an additional copy of these Official Rules, send a self-addressed, stamped envelope to: Attn: Marketing Department; Hickam Federal Credit Union; P. O. Box 30025: Honolulu, HI 96820. Please specify "Hickam FCU Save Small, Dream Big Drawing Rules" or "Winner Info". Winner information will be available after May 16, 2022.

**SPONSOR & ADMINISTRATOR:** Hickam Federal Credit Union, P. O. Box 30025, Honolulu, HI 96820.