

**OFFICIAL RULES FOR THE
LŌKAHI FEDERAL CREDIT UNION (LŌKAHI FCU)
89TH ANNUAL MEMBERSHIP APPRECIATION PRIZE DRAWING**

NO PURCHASE, OBLIGATION, OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR WIN.

THE LŌKAHI FCU 89TH ANNUAL MEMBERSHIP APPRECIATION PRIZE DRAWING IS 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.

ELIGIBILITY: The Lōkahi FCU 89th Annual Membership Appreciation Prize Drawing (the "Drawing") is open to all members of Lōkahi FCU who are at least 18 years of age at the time of entry. Proof of age, identity, and eligibility may be requested by Lōkahi FCU. Employees, officials, and representatives of Lōkahi FCU, their immediate family members, and members of the same household are not eligible to enter or win in this Drawing.

PROMOTIONAL PERIOD: All entries must be received between 12:00:00 a.m. Hawaiian Standard Time (HST) January 5, 2026 and 11:59:59 p.m. HST March 6, 2026 (the "Promotional Period").

HOW TO ENTER: There are two (2) ways to enter the Drawing during the Promotional Period:

- 1)** Submit an online entry at www.lokahifcu.com/memberdrawing; or
- 2)** To enter without purchase or credit union transaction – You may enter the Drawing via U.S. mail by legibly printing in black ink, "Lōkahi FCU 89th Annual Membership Appreciation Prize Drawing," followed by your full name, address, city, state, ZIP code, and daytime telephone number (including area code) on a 3" x 5" card, and mailing it in a #10 envelope with correct postage affixed, to: Attn: Marketing Department; Lōkahi Federal Credit Union; P. O. Box 30025, Honolulu, HI 96820. Mail-in entries for the drawing must be received during the Promotional Period in order to be eligible. Lōkahi FCU is not responsible for stolen, lost, late, misdirected, delayed, damaged, inaccurate, incomplete, illegible, undelivered, or postage-due mail.

ENTRY CONDITIONS: Limit one entry per person, regardless of entry method.

PRIZE DETAILS: One (1) prize of \$1,500 cash; three (3) prizes of \$750 cash; three (3) prizes of \$500 cash; three (3) prizes of \$250 cash; and twenty-nine (29) prizes of \$100 cash. Prizes awarded "as is" with no changes or substitutions.

DRAWING: Thirty-nine (39) winners will be determined in a random drawing from among all eligible entries received during the Promotional Period. The random drawing will be held within ten (10) days after the Promotional Period ends. By entering the Sweepstakes, you are expressly authorizing Lōkahi 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 should you be a winner. The winners will be notified via telephone and/or mail within 3-5 days from the drawing. 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 selected from the remaining eligible entries by random drawing.

ODDS: Actual odds of winning depends on the number of eligible entries received during the Promotional Period. Based upon an estimated 5,000 entries, odds of winning are 1:5,000.

LIMITATION OF LIABILITY: Winners and entrants agree to release, discharge, indemnify and hold harmless Lōkahi 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 Drawing, 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 drawing. If for any reason the Drawing is not capable of running as planned, or there is an infection by computer virus, bugs, or tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Drawing, Lōkahi FCU reserves the right in its sole discretion to disqualify any entry or participant and/or to cancel, terminate, modify, or suspend the Drawing, and its sole discretion award a prize by random drawing from among all eligible non-suspect entries validly received prior to the action requiring such modification. By entering into this Drawing, all participants agree that the Drawing is governed by the laws of the State of Hawaii with venue in Honolulu, Hawaii, for the resolution of all claims and disputes. IN NO EVENT WILL LŌKAHI FCU AND ITS 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 ANY PRIZE.

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 Lōkahi FCU and its designates, without additional compensation or consents.

ENTRANTS & WINNER RESPONSIBILITIES: Each winner is solely responsible for federal, state, and local taxes and any expenses associated with the prize. According to Federal Tax Law, if you win a prize or combination of prizes valued at over \$600 during the calendar year, the sponsor must report the value to you and the Internal Revenue Service on a Form 1099-MISC. Winners will be required to complete an Affidavit of Eligibility/Liability Release, and a Publicity Release form (the "Documents"), which must be returned to Lōkahi FCU within five (5) days of receipt. Failure to timely return the Documents will disqualify the winner and the prize will be forfeited. No substitution, transfer or assignment of any prize is permitted.

APPLICABLE LAW: The validity, interpretation, and performance of this Drawing 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. By participating in this Drawing, entrants/winners agree that any action, proceeding or claim arising out of or relating in any way to this Drawing shall be brought and enforced in the courts of the State of Hawaii or the United States District Court for the District of Hawaii. Entrants/winners hereby waive any objection to such exclusive jurisdiction and that such courts represent an inconvenience forum.

GENERAL: Lōkahi FCU has the right and discretion to terminate the 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 Lōkahi FCU in respect to this Drawing 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 Drawing, its rules, interpretations, determinations, eligibility, verification, timeliness, winners, prizes or any other matter.

PRIVACY: Lōkahi FCU will collect information from the entrants solely for the purpose of the 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, winner notification and/or as required by applicable State and Federal law.

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; Lōkahi Federal Credit Union; P. O. Box 30025: Honolulu, HI 96820. Please specify "Lōkahi FCU Drawing Winners" or "Winner Info". Winner information will be available after April 30, 2026.

SPONSOR & ADMINISTRATOR: Lōkahi Federal Credit Union, P. O. Box 30025, Honolulu, HI 96820, including any successors-in-interest. The sponsor and administrator may, from time to time, conduct business under other tradenames to the extent authorized or permitted by the National Credit Union Administration.