

**2019-2020 Member Referral Program Official Rules. No purchase necessary to win.**

**Who Can Enter:** Any KGEFCU Member 18 years or older who refers a new member (Referral) to KGEFCU will be entered into the drawing. New member accounts only. and must be a primary account holder. Every Referral a referring member makes entitles them to one entry in the drawing. You can refer as many times as you'd like. To enter without referring a new member, print your name, address, and phone number on an index card and mail to 2976 Ewalu Street, Lihue HI 96746 Attention: Marketing "Refer a Friender". Multiple and incomplete entries will do not qualify. You must mail in entry before drawing date and must be present to win.

**Promotion period:** The promotion period begins on August 1, 2019, and ends on October 1, 2020. The promotion period will be divided into four quarterly drawings. The promotion is subject to change without prior notice.

**Four (4) Drawings:** There are four (4) quarterly periods and drawing dates: October 7, 2019 (for new Referrals established between August 1, 2019, through September 30, 2019) small quarter. January 6, 2020 (for new Referrals established between October 1, 2019, through December 30, 2019), April 6, 2020 (for new Referrals established January 1, 2020, through March 31, 2020) and July 6, 2020 (for new Referrals established April 1, 2020, through June 30, 2020). October 7, 2020 (for new Referrals established July 1, 2020 through September 30, 2020) Must make new entry each quarter.

**Prize:** One grand prize for each drawing is \$500 deposited into the winning members KGEFCU account of choice. If not default to savings account.

**Conditions:** The winner of the drawing will be notified via phone or, if necessary, via mail. If notifications of winner are returned undeliverable or unclaimed the prize will be forfeited and may be awarded to an alternate winner. The winner does not need to be present to win. No prize substitutions or cash equivalents. Prizes are nontransferable. 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 KGEFCU, 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:** KGEFCU has use of the winners name and photograph for promotional purposes by KGEFCU without further compensation, consideration, or payment.

**Restrictions:** Employees and volunteers can be entered into the drawing, with manager approval each time upon entry. The manager must be notified when the card is turned in and sign the card in order to enter.