

2024 EFFORTLESS E-STATEMENT GIVEAWAY OFFICIAL RULES

Sponsored by Hughes Federal Credit Union (“Sponsor”)

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING.

1. PROMOTIONAL PERIOD. The Hughes Federal Credit Union 2024 Effortless E-Statement Giveaway (the “Promotion”) begins on or about August 1, 2024, at 12:00:00 am Arizona time and ends on December 31, 2024, at 11:59:59 pm Arizona time (the “Promotional Period”). The Promotional Period is comprised of five (5) monthly entry periods listed in the table below (each a “Monthly Entry Period”). An entry will be deemed to be entered in the Monthly Entry Period in which it was received. Arizona time shall control for all purposes of the Promotion. Sponsor’s computer shall be the official clock of the Promotion.

Monthly Entry Period	Start Date	End Date
1	8/1/2024 12:00:00 am	8/31/2024 11:59:59 pm
2	9/1/2024 12:00:00 am	9/30/2024 11:59:59 pm
3	10/1/2024 12:00:00 am	10/31/2024 11:59:59 pm
4	11/1/2024 12:00:00 am	11/30/2024 11:59:59 pm
5	12/1/2024 12:00:00 am	12/31/2024 11:59:59 pm

2. HOW TO ENTER. During the Promotional Period, you can enter the Promotion via one (1) of two (2) ways:

- Hughes members will need to access their Hughes online banking or mobile banking account and elect to enroll in electronic statements. Members already enrolled in electronic statements before the Promotion starts are automatically entered. New enrollments during the Promotion are entered according to the Monthly Entry Period in which the action was performed.
- Mail a 3.5 x 5-inch card containing the hand-printed name, mailing address, email address and phone number of the participant to the following address: Hughes Federal Credit Union, Attn: Marketing Dept. / 2024 Effortless E-Statement Giveaway, PO BOX 11900, Tucson, AZ 85734. All entries must be postmarked by December 31, 2024. Entries must fulfill all requirements to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Hughes Federal Credit Union.

You must be a member of Hughes Federal Credit Union to participate in the Promotion. Only entries received during the Promotional Period will be accepted. All valid entries will be entered into respective monthly drawings for the Monthly Entry Period in which the entry was received. All entries from a given Monthly Entry Period will roll over into subsequent Monthly Entry Periods. All entries must be received no later than 11:59 pm Arizona time on December 31, 2024, to be eligible for entry into the Promotion.

3. ELIGIBILITY. In order to be eligible to participate in the Giveaway, you must: (i) be at least eighteen (18) years of age or older; (ii) be a legal resident of the United States (please note residents of Florida, New York, Rhode Island and Puerto Rico and other U.S. territories are not eligible to participate); (iii) at all times abide by these Official Rules. Void where prohibited or restricted by law. The Giveaway is subject to all applicable federal, state, and local laws and regulations.

Persons in any of the following categories are NOT eligible to participate or win a prize in the Giveaway: (i) employees or Board members of Sponsor; (ii) individuals engaged or employed by a company that is engaged in the development, production or distribution of materials for the Giveaway; and (iii) persons who are immediate family members (defined as mother, father, sister, brother, daughter, son or spouse) of any person in any of the preceding categories and individuals living with them in the same household (defined as those persons who share the same residence at least three (3) months a year).

4. PRIZE SELECTION AND PROCEDURES. A total of five (5) monthly drawing winners will be selected by random drawing between August 2024 - January 2025. One (1) potential monthly drawing winner will be selected for each Monthly Entry Period on the first business day of every month following the corresponding Monthly Entry Period.

Potential winners do not need to be present to win a prize. The Drawings will be conducted by Sponsor personnel. Potential winners will be notified by email, mail, or phone within seven (7) business days of the respective drawing. Sponsor shall have no liability for a

potential winner's failure to receive notices due to spam, junk e-mail or other security settings or for the potential winner's provision of incorrect or otherwise non-functioning contact information. Potential winners are not the winner of any prize until their compliance with these Official Rules has been verified, in accordance with these Official Rules.

In order to claim the prize, a potential winner may be required to execute a notarized affidavit of eligibility, a publicity release and, where lawful, a liability release, which must be completed and returned to the Sponsor within fourteen (14) business days after notification or the prize will be forfeited. In the event of noncompliance, or if the potential winner cannot be reached via phone, mail, or email address provided by the potential winner, or if the prize is unclaimed, the prize will be forfeited, and an alternate potential winner, at Sponsor's sole discretion, may be selected by random draw. All decisions of Sponsor are final.

5. PRIZE. Subject to verification of eligibility and compliance with these Official Rules, the Drawing winner for each respective Entry Period will be awarded the following prize:

- **Monthly Prize:** Subject to verification of eligibility and compliance with these Official Rules, one (1) Monthly Winner will receive \$1,000 USD to be deposited by Sponsor into the Monthly Prize winner's Hughes' Main Share Savings account.

The total value of all prizes awarded is five thousand dollars (\$5,000 USD).

All federal, state, and local taxes, and all costs and expenses related to the acceptance and use of a prize not specified herein as being provided are the sole responsibility of the winner regardless of whether the prize is used in whole or in part. Winners may be required to provide their Social Security Number or tax ID for tax reporting purposes if the Sponsor is required to file an IRS Form 1099 with the Internal Revenue Service for the fair market value of a prize awarded and accepted. The Sponsor shall have no responsibility or obligation to a prize winner or a potential winner who is unable or unavailable to, or who does not, for any reason, accept or utilize the prize. In the event of non-compliance with these Official Rules, or if the prize is unclaimed, the prize will be forfeited. Any forfeited prize may be awarded to an alternate winner at Sponsor's sole discretion.

6. GENERAL CONDITIONS OF PARTICIPATION. By participating in the Promotion, the participant agrees to abide by and be bound by these Official Rules. The prize will only be awarded if the participant fully complies with these Official Rules. All entries become the property of the Sponsor and will not be acknowledged or returned. Sponsor reserves the right to cancel or modify the Promotion if fraud or technical failure compromises the integrity of the Promotion as determined by the Sponsor in its discretion.

Entries that are lost, late, misdirected, garbled, or incompletely received, for any reason, including by reason of hardware, software, browser, or network failure, malfunction, congestion, or incompatibility, will not be eligible. The Sponsor reserves the right to disqualify any person suspected of tampering with the entry process or otherwise in violation of the rules. The Sponsor further reserves the right to cancel, terminate, or modify any promotion not capable of completion as planned, including tampering, unauthorized intervention, force majeure, or technical failures of any sort. In the event that the Promotion is canceled or postponed for any reason whatsoever, the ARV of the prizes will be awarded to the extent required by law. No more than the number of prizes stated herein will be awarded.

These Official Rules cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Sponsor. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

7. LIMITATIONS OF LIABILITY. To the maximum extent permitted by law, the Sponsor is not responsible for computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Promotion, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Promotion, the announcement of the winner, the processing of entries or in any Promotion-related materials; for stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, the Promotion is not capable of running as planned, or infection from computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Promotion, the Sponsor reserves the right to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Promotion and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Promotion and to award the prizes to the selected winners among all eligible non-suspect entries validly received prior to the action requiring such modification.

By participating in the Promotion, participant releases and agrees to hold harmless the Sponsor, including any parents, affiliates, subsidiaries and all of its respective directors, officers, employees, representatives and agents (the "Released Parties"), from and against

any and all liability for any loss, property damage or damage to persons, including, without limitation, death and injury, due in whole or in part, directly or indirectly, arising out of participation in the Promotion.

8. DISPUTE. Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Promotion, but in no event attorneys' fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

9. CHOICE OF LAW. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, shall be governed by, and construed in accordance with, the substantive laws of the State of Arizona, without regard to choice of law rules.

10. PUBLICITY RELEASE. By participating in the Promotion and in addition to any other grants which may be granted in any other agreement entered into between Sponsor and the winner, the winner grants Sponsor and each of its respective successors, assigns and licensees, the right to use such winner's first and last name, city, state or province, photograph, likeness, statements, biographical information, a description of the prize won, and any other personal characteristics, in any and all media, now known or hereafter devised, for any purpose, including without limitation, advertising and sweepstakes purposes as well as in, on or in connection with any program, Promotion or other promotion without additional compensation, review or approval rights, notification or permission, and each winner hereby releases the Sponsor from any liability with respect thereto.

YOU FURTHER ACKNOWLEDGE THAT YOUR PERSONAL IDENTIFYING INFORMATION MAY BE DISCLOSED TO THIRD PARTIES INCLUDING, WITHOUT LIMITATION, PLACING YOUR NAME ON A WINNERS' LIST.

11. ODDS OF WINNING. Odds of winning a monthly drawing prize depend on the number of eligible entries received for each Monthly Entry Period.

12. SPONSOR. The Sponsor is Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734.

13. LIST OF OFFICIAL RULES OR WINNERS' LIST. For a copy of these Official Rules or for a list of Promotion winners, mail a postage pre-paid, hand-printed self-addressed stamped envelope to: Hughes Federal Credit Union, Attn: 2024 Effortless E-Statement Giveaway, PO Box 11900, Tucson, AZ 85734. Only one request for Official Rules or Promotion winners per envelope mailed. All requests must be received by December 31, 2024.

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