



2024 ROAD TO REWARDS 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.

Hughes Federal Credit Union (“Sponsor”) is pleased to introduce the Hughes 2024 Road to Rewards Giveaway (the “Promotion”). As a condition of participating in the Promotion, you agree to be fully and unconditionally bound by these Official Rules and the decisions of Sponsor, whose decisions shall be final and binding in all respects, and you agree to waive any right to claim ambiguity in the Promotion, these Official Rules, Promotion materials, and information contained on Sponsor’s website and/or social media pages. The Promotion is subject to applicable federal, state, and local laws and regulations and is **VOID WHERE PROHIBITED OR RESTRICTED BY LAW**. Winning and receiving a prize is contingent upon fulfilling all requirements set forth herein.

1. PROMOTIONAL PERIOD. The Promotion begins on or about September 1, 2024, at 12:00:00 am Mountain Standard Time (“MST”) and ends on November 30, 2024, at 11:59:59 pm MST (the “Promotional Period”). The Promotional Period is comprised of three (3) 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. Mountain Standard 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 | 9/1/2024 12:00:00 am MST | 9/30/2024 11:59:59 pm MST |
| 2 | 10/1/2024 12:00:00 am MST | 10/31/2024 11:59:59 pm MST |
| 3 | 11/1/2024 12:00:00 am MST | 11/30/2024 11:59:59 pm MST |

2. ELIGIBILITY. In order to be eligible to participate in the Promotion, 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); and (iii) at all times abide by these Official Rules. Void where prohibited or restricted by law. The Promotion 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 Promotion: (i) employees or Board members of the Sponsor; (ii) individuals engaged or employed by a company that is engaged in the development, production or distribution of materials for the Promotion; 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).

3. HOW TO ENTER. No purchase or membership status necessary to enter or win. During the Promotional Period, you can enter the Promotion via one (1) of two (2) ways:

i. *Automatic Entry via Approved Loan Application.* Participants must apply for and be approved for any of the following loan products with Hughes Federal Credit Union during the Promotional Period:

- New and Used Car and Truck Loans
- Motorcycle, Powersports and ATV Loans
- Motorhome, Fifth Wheel and RV Loans
- Boat, Jet Ski and Other Personal Watercraft Loans
- Unsecured and Personal Loans
- Holiday Loans
- Vehicle Loan Refinancing (Excludes refinancing of existing Hughes loans)
- Home Equity Line of Credit (HELOC)
- Line of Credit - Unsecured
- Visa Platinum Card

Each eligible participant is entitled to receive one (1) entry, upon the approval of their first loan application for any of the qualifying loan products listed above (*excluding first mortgages*) during the Promotional Period. Such entry will be for the Monthly Prize Drawing (defined in Section 4) for the Monthly Entry Period in which it was approved as well as the Grand

Prize Drawing (defined in Section 4). Subsequent approvals for any additional loan products listed above by the same participant during the Promotional Period will not qualify for additional entries into the Promotion.

- ii. *Alternate Method of Entry.* 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 Road to Rewards Giveaway, PO BOX 11900, Tucson, AZ 85734. One (1) entry will be made for the corresponding Monthly Entry Period for which a mail-in entry is received. All entries must be received by November 30, 2024 for entry. 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.

Limit one (1) entry per person for the Promotion regardless of the method of entry. Only entries received during the Promotional Period will be accepted. All valid entries will be entered into respective Monthly Prize Drawing for the Monthly Entry Period in which the entry was received as well as the Grand Prize Drawing (as described in Section 4). All non-winning entries from a given Monthly Entry Period will roll over into subsequent Monthly Entry Periods.

Using an automated system to participate in the Promotion or attempting to subvert the Promotion entry process is prohibited and may result in disqualification. False or deceptive entries or acts will render an entrant ineligible to participate, and Sponsor reserves the right to disqualify any entrant who attempts to undermine the legitimate operation of the Promotion, acts in a disruptive manner or violates these Official Rules. Sponsor is not responsible for incorrect or inaccurate transcription of any entry information, computer, online or human error, technical malfunctions, any omission, interruption, defect, or any other error, including, but not limited to, lost, late, incomplete, invalid, unintelligible or misdirected entries, all of which may constitute grounds for disqualification in Sponsor's sole discretion. If a problem occurs in the entry process, the entrant is solely responsible for verifying that the entry process has been validly completed. Sponsor shall have no obligation to advise an entrant of an incomplete or invalid entry. All entries become the sole and exclusive property of Sponsor and will not be acknowledged or returned.

4. PRIZE SELECTION AND PROCEDURES. One (1) potential Monthly Drawing Prize winner will be selected via random drawing for each Monthly Entry Period (each, a "Monthly Prize Drawing") as well as one (1) potential Grand Prize Drawing winner via random drawing from all eligible entries received during the Promotional Period (the "Grand Prize Drawing"), for a total of four (4) potential winners. The Monthly Prize Drawings as well as the Grand Prize Drawing (collectively, the "Drawings") will occur on the following dates:

| Monthly Entry Periods | Drawing Date |
|----------------------------|--------------|
| 1 | 10/1/2024 |
| 2 | 11/1/2024 |
| 3 | 12/2/2024 |
| Grand Prize Drawing | 12/6/2024 |

Potential winners do not need to be present to win. 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, Monthly Drawing Prize winners and the Grand Prize Drawing winner will be awarded the following respective prizes:

- **Monthly Drawing Prize:** Subject to verification of eligibility and compliance with these Official Rules, each Monthly Drawing Prize winner will receive \$2,500.00 USD to be deposited by Sponsor into the Monthly Drawing Prize winner's Hughes' Main Share Savings account.
- **Grand Prize Drawing:** Subject to verification of eligibility and compliance with these Official Rules, one (1) Grand Prize Drawing winner will receive \$10,000.00 USD to be deposited by Sponsor into the Grand Prize Drawing winner's Hughes' Main Share Savings account.

The total value of all prizes awarded is seventeen thousand five hundred dollars (\$17,500.00 USD).

6. GENERAL PRIZE RESTRICTIONS. No more than the stated number of prizes will be awarded. Limit one (1) Monthly Entry Period prize per entrant (for the avoidance of doubt, winners of the Monthly Entry Period drawings remain eligible for the Grand Prize Drawing). Each prize is subject to the terms and conditions of the issuer. Sponsor will deposit the respective prize into a prize winner's Hughes' Main Share Savings account within sixty (60) days of the draw date, at Sponsor's sole discretion subject to compliance with these Official Rules, including, but not limited to the return of any requested forms and information from the potential prize winner. A prize may not be transferred or assigned. No prize substitutions will be made, except that Sponsor, at its sole discretion, may substitute a prize (or prize component) of equal or greater value for any reason.

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.

ALL PRIZES ARE AWARDED AS IS AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. SOME JURISDICTIONS MAY NOT ALLOW (OR MAY LIMIT) DISCLAIMERS OF CERTAIN WARRANTIES, IN WHICH CASE THE FOREGOING DISCLAIMERS WILL BE ENFORCED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

7. GENERAL CONDITIONS OF PARTICIPATION. By participating in the Promotion, you agree to abide by and be bound by these Official Rules. A prize will only be awarded if the potential winner fully complies with these Official Rules. All entries become the property of the Sponsor and will not be acknowledged or returned. 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.

As a condition of participating in the Promotion, you also agree to release, indemnify and hold harmless Sponsor and its respective affiliates, prize suppliers, and Sponsor's business partners and all their affiliates, and each of their respective agents, representatives, officers, managers, directors, members, shareholders and employees (the "Released Parties") from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from any breach of representation made by you in connection with the Promotion, the exercise by Sponsor or its designees of any of the rights granted by you in these Official Rules and your participation in the Promotion, including acceptance, possession, use, misuse or nonuse of the prize.

Sponsor reserves the right to cancel, modify, suspend or terminate the Promotion for any reason, including, without limitation, suspected or actual evidence of tampering with any portion of the Promotion, the Promotion is not capable of completion as planned, or if unauthorized intervention, fraud, a force majeure event, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Promotion. In the event that the Promotion is cancelled or terminated for any reason whatsoever, the ARV of the prizes will be awarded to the extent required by law. Sponsor also reserves the right to remove from or to deny entry into the Promotion to any individual who engages in a non-sportsmanlike or disruptive conduct, or acts with the intent to annoy, abuse, threaten or harass any other person participating or involved with the Promotion.

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.

8. LIMITATIONS OF LIABILITY. Sponsor and the Released Parties are not responsible for: (i) stolen, lost, late, misdirected, damaged, undeliverable, incomplete, inaccurate, delayed or illegible entries due to technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Promotion, including, without limitation, errors which may occur in connection with the administration of the Promotion, the submission of entries, notification or correspondence, the processing of entries, the announcement of the prizes or in any Promotion related materials; (ii) technical failures of any kinds; (iii) failures of any of the equipment or programming associated with or utilized in the Promotion; (iv) unauthorized human and/or mechanical intervention in any part of the entry process or the Promotion; (v) technical or human error that may occur in the administration of the Promotion; or (vi) any injury or damage to persons or property that may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use of any prize. If for any reason an entrant's entry is confirmed to

have been erroneously deleted, lost or otherwise destroyed, corrupted or for any other reason not accepted as an entry into the Promotion, entrant's sole remedy is to enter again into the Promotion. Sponsor may rescind any Promotion entry found to contain such errors or failures without liability at its sole discretion.

As a condition of participating in the Promotion, you agree that as to Sponsor and the Released Parties (i) under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses, (ii) all causes of action arising out of or connected with the Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and (iii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but shall in no event include attorneys' fees. Sponsor reserves the right to modify prize award procedures.

9. DISPUTE. Except where prohibited, you agree that: (i) 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; (ii) 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 (iii) under no circumstances will you be permitted to obtain awards for, and you hereby waive 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.

10. 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.

11. 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.

12. ODDS OF WINNING. Odds of winning a prize in either the Monthly Prize Drawings or the Grand Prize Drawing depends on the number of eligible entries received for each Monthly Entry Period as well as the total number of eligible entries received during the Promotional Period.

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

14. 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 Road to Rewards 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.

This Promotion is sponsored by Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734.

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