

Give yourself the gift of being able to rest assured that you have funds set aside for life's unexpected emergencies.

Introducing...

**Your Very Own
 Pot of Gold**



How it Works:
 Come in to open a **NEW** Pot of Gold share account, & set up monthly recurring automatic transfers into this special savings account.

Transferring just a few dollars a month can really add up!

Pot of Gold account details are located on the reverse side of this flier.

There's a BONUS ~ You could win CASH!

When an automatic transfer of at least \$5 is set up to your "Pot of Gold" account, you will be entered into a monthly drawing to win \$100. You will also have

a chance to win \$1,000 at the end of the year!

Contact any of our three branches for details:

Kamuela
 (808) 885-7349

Waikoloa
 (808) 883-2055

Hilo
 (808) 933-7349



Federally insured by NCUA



**POT OF GOLD SHARE ACCOUNT
RULES AND GUIDELINES**

1. \$5.00 minimum initial deposit required to open a new Pot of Gold share account.
2. Monthly automatic transfers (with a minimum of \$5 per transfer) must be set up to deposit funds into the Pot of Gold account.
3. Members will be entered into a \$100.00 monthly drawing once for each initial automatic transfer set-up.
4. Monthly drawings to win \$100 will be held during the first week of every month.
5. Winners of the \$100 drawings will not be eligible to win another \$100 drawing for the rest of the year.
6. All entries will be left in the monthly drawing pool as long as their automatic transfers remain active.
7. An account is considered active if it maintains a minimum \$5 incoming automatic transfer per month.
8. All members with active transfers, including previous \$100 drawing winners, will be eligible to enter the \$1,000 drawing to be held at the end of the year.
9. Winners will be notified by phone or by mail and can make arrangements to receive winning funds.
10. Checks will only be issued to the winner/member. No other individual will be allowed to pick up the check for the member.
11. No prize substitution or transfers allowed. Members do not need to be present to win. Offer void where prohibited by law. All prize winners must complete a publicity release form to receive the prize.
12. You must be a U.S. resident and 16 years of age or older to receive prizes from drawings. Members under age 16 may have a Pot of Gold account, however if they are drawn for a prize, the check will be made payable to the joint owner on the account who is an adult.
13. Drawing winners will be responsible for all taxes on the prizes. Hawaii First FCU may report the value of the prizes to the IRS.
14. Definition of automatic transfer: Funds must be transferred automatically/electronically on a monthly recurring basis by payroll direct deposit or share/sharedraft to share account transfer.
15. Forms to be completed to set up automatic transfers are: Authorization for Automatic Share Transfer and/or Hawaii First FCU Direct Deposit Form.
16. Note that direct deposit may take 2-6 weeks for the 1st transfer. The 1st transfer must be received before the member's name is entered into any drawing.
17. Hawaii First FCU reserves the right to end this Pot of Gold promotion at any time without notice. Promotion subject to change at any time without notice.
18. Pot of Gold share accounts abide by the same disclosures and agreements as regular share accounts, listed as follows:
 - a. Membership and Account Agreement
 - b. Truth-In Savings Disclosure
 - c. Funds Availability Policy
 - d. Privacy Notice
 - e. Insured by the NCUA to at least \$250,000.00
19. Members will be excluded/disqualified from drawings if:
 - a. There appears to be abuse or fraud of any sort in regard to this promotion or any account with Hawaii First FCU, as deemed by Hawaii First FCU.
 - b. If the automatic transfer is cancelled during the promotion period.

Effective 2/4/10