THE ULTIMATE ARIZONA WILDCAT® FAN PROMOTION

Sponsored by Hughes Federal Credit Union ("Sponsor")

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING. Odds of winning depend on the number of eligible entries received.

1. HOW TO ENTER. The Hughes Federal Credit Union The Ultimate Arizona Wildcat® Fan Promotion begins on or about August 19, 2013 and ends November 23, 2013 (the "Promotional Period"). You can enter the Promotion in three ways:

1. "Like" Hughes Federal Credit Union's official Facebook page at www.facebook.com/hughesfcu. Limit one entry per person. Only entries received during the Promotional Period will be accepted. By entering the weekly prize drawing, you are automatically entered into the Grand Prize drawing.
2. Email your favorite University of Arizona (U of A) fan photo to UltimateFan@hughesfcu.org. Photos subject to Hughes Federal Credit Union's approval and will be posted on Hughes' Facebook at www.facebook.com/hughesfcu.
3. Mail a postage prepaid, hand-printed 3 ½ x 5 inch card containing your name, address, email address and phone number to the following address: Hughes Federal Credit Union, The Ultimate Arizona Wildcat Fan Promotion, PO Box 11900, Tucson, AZ 85734. Limit one entry per person. Only postcards received during the Promotional Period will be accepted. No computergenerated/ photocopy entries or entries received via facsimile will be permitted. By entering the weekly prize drawing, you are automatically entered into the Grand Prize drawing.

All valid entries will be entered into weekly drawings during the Promotional Period and into the Grand Prize drawing. All entries must be received by no later 11 p.m. Arizona time on November 11, 2013 to be eligible for entry into the Grand Prize drawing. Sponsor's computer is the official time keeping device for the Promotion. Only one entry per person.

2. ELIGIBILITY. The Promotion is open to legal residents of the United States. Residents of New York, Florida, Rhode Island and Puerto Rico and other U.S. territories are not eligible for entry. Participants must be eighteen (18) years old or older at the time of entry in the Promotion. Void where prohibited or restricted by law. The Promotion is subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included in the Promotion.

Persons in any of the following categories are NOT eligible to participate or win the a prize in the Drawing: (a) employees or Board members of Sponsor; (b) individuals engaged or employed by a company that is engaged in the development, production or distribution of materials for the Promotion; and (c) 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.

3. PRIZE SELECTION AND PROCEDURES. Ten (10) weekly winners will be selected by random drawing between September 3, 2013 and November 4, 2013. The weekly drawings will occur on the first business day of each week between September 3, 2013 and November 4, 2013. One (1) winner will be selected each week. One (1) Grand Prize winner will be selected from all valid entries on November 12, 2013. Winners do not need to be present to win the prize. The drawing will be conducted by Sponsor personnel. All Promotion forms received after the close of the Promotional Period will be VOID and will be ineligible for a prize. The winner will be notified by e-mail and phone within seven (7) business days of the drawing. You are not the winner of any prize until your compliance with these Official Rules has been verified, in accordance with these Official Rules.

In order to claim the prize, the winner will 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 winner cannot be reached at the

phone number or e-mail address provided on the winner's entry form, or if the prize is unclaimed, the prize will be forfeited and an alternate winner will be selected by random drawing. All decisions of Sponsor are final.

4. PRIZE. The following prizes will be awarded:

- Grand Prize: One (1) Grand Prize winner will receive the following: Two (2) Sky Box tickets to the November 23, 2013 University of Arizona football game, two (2) Tickets to Game Day Grill which includes food/beverages, pre-game passes for the Grand Prize winner and one (1) guest for a sideline experience before the University of Arizona vs. Oregon football game, one (1) personalized jersey, one (1) University of Arizona hat, one (1) 58" plasma screen TV. Approximate retail value of the Grand Prize is $1,650.
- Weekly prizes: Ten (10) winners will receive a $100 Visa™ Gift Card. Approximate Retail Value of the total weekly prizes is $1,000.

The prize may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state and local taxes are the winner's responsibility.

5. GENERAL CONDITIONS OF PARTICIPATION. By participating in the Promotion, participant agrees to abide by and be bound by these Official Rules. The prize will only be awarded if 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 compromise 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.

6. LIMITATIONS OF LIABILITY. 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, papertransfer, 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 for 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 prize to the selected winner among all eligible non-suspect entries validly received prior to the action requiring such modification.

By participating, winner 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.

7. 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.

8. 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.

9. ODDS OF WINNING. Odds of winning depend on the number of eligible entries received.

10. LIST OF OFFICIAL RULES OR WINNER'S 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, The Ultimate Arizona Wildcat Fan Promotion, PO Box 11900, Tucson, AZ 85734. Only one request for Official Rules per envelope mailed. All requests must be received by December 31, 2013.

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

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