$5000 PLAY IT SMART DRAWING 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. Odds of winning depend on the number of eligible entries received.

1. HOW TO ENTER. The Hughes Federal Credit Union $5000 Play it Smart Drawing (the "Drawing") begins on or about January 1, 2014 and ends January 2, 2015 (the "Promotional Period"). You can enter the Promotion in two ways:

a. Open a loan account or a Hughes Federal Credit Union Visa® credit line in the amount of $2,500 or greater, and a Free Interest Earning or Premier Checking account with direct deposit and be automatically entered into the Drawing. Limit one entry per person. All credit cards or loans, and checking account, must remaining in good standing at the time of entry and throughout the Promotional Period, or the entry will be void. You must be a member of Hughes Federal Credit Union to open a loan account, a Hughes Federal Credit Union Visa®, checking and direct deposit to participate in the Drawing. Only entries received during the Promotional Period will be accepted. By entering the monthly prize drawing, you are automatically entered into the Grand Prize drawing.

b. Mail a postage prepaid, hand-printed 3 ½ x 5 inch card containing the name, address, email address and phone number of the participant to the following address: Hughes Federal Credit Union Play it Smart Promotion, PO Box 11900, Tucson, AZ 85734. Limit one entry per person. You must be a member of Hughes Federal Credit Union to enter the Drawing. No purchase or payment of any kind is required to become a member of Hughes Federal Credit Union. Only postcards received during the Promotional Period will be accepted. No computer-generated/photocopy entries or entries received via facsimile will be permitted. By entering the monthly prize drawing, you are automatically entered into the Grand Prize drawing.

All valid entries will be entered into a monthly and Grand Prize drawing. All entries must be received by no later 5:00 pm Arizona time on December 31, 2014 to be eligible for entry into the Grand Prize drawing. Sponsor's computer is the official time keeping device for the Drawing. Only one entry per person.

2. ELIGIBILITY. The Drawing 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 Drawing. Void where prohibited or restricted by law. The Drawing is subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included in the Drawing.

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 Drawing; 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. Twelve (12) winners will be selected by random drawing between January 1, 2014 - December 31, 2014, on the first business day of every month. One winner will be selected each month. One (1) Grand Prize winner will be selected from all valid entries on January 2, 2015. Winners do not need to be present to win the prize. The drawing will be conducted by Sponsor personnel. All Drawing forms received after the close of the Promotion Period will be VOID and will be ineligible for a prize. The winner will be notified by email 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 email 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) winner will receive $5,000 to be deposited by Sponsor into the Grand Prize winner's Hughes' Main Share or Checking account.
- Monthly prizes: Twelve (12) winners will receive $1,000 to be deposited by Sponsor into the winner's Hughes' Main Share or Checking account.

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 Drawing, 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 Drawing if fraud or technical failure compromise the integrity of the Drawing 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 Drawing, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Drawing, the announcement of the winner, the processing of entries or in any Drawing-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 Drawing 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 Drawing, the Sponsor reserves the right to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Drawing and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Drawing 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 Drawing.

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 Drawing 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 Drawing, 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 Drawing winners, mail a postage pre-paid, hand-printed self-addressed stamped envelope to: Hughes Federal Credit Union Play it Smart Promotion, PO Box 11900, Tucson, AZ 85734. Only one request for Official Rules per envelope mailed. All requests must be received by February 1, 2015.

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