

**“SPIN-A-RATE” AUTO & MOTORCYCLE LOAN PROMOTION  
OFFICIAL PROMOTION RULES**

“Spin-A-Rate” Auto & Motorcycle Loan Promotion begins November 1, 2018 and ends December 31, 2018.

**Eligibility**

This promotion is open to members of HPCU who are 18 years of age or older; and who are U.S. Citizens or U.S. resident aliens, or nonresident aliens subject to U.S. taxes. Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, children, brothers, sisters, mother, father, grandparents, parent-in-laws, son-in-law, daughters-in-law, grandchildren, great grandchildren, and/or any legal dependents) and individuals living in the same household of each of the above are eligible for the offers, as defined in the “Promotional Offers” section.

**Terms and Conditions**

If you are a member of HPCU and finance a new or pre-owned auto or motorcycle, or refinance a new or pre-owned auto or motorcycle from another lender, between November 1, 2018 and December 31, 2018, you will be allowed a chance at an offer located in random slots on the prize wheel, as defined in the “Promotional Offers” section. At loan closing, using the prize wheel, you will spin to select one of the offers defined in the “Promotional Offers” section. The loan must be funded no earlier than the open of business on November 1, 2018 and no later than the close of business on December 31, 2018 to be eligible. Loans funded prior to November 1, 2018 or after December 31, 2018 are ineligible and will be excluded from the promotion. The promotion is limited to new or pre-owned auto or motorcycle purchases, and autos or motorcycles refinanced from another lender only. Autos and motorcycles currently financed with HPCU are ineligible for the promotion. Your accounts must be in good standing at time of closing to be eligible for promotion.

Only one spin per qualifying auto or motorcycle loan. The prize wheel must make at least one full revolution. If you are purchasing jointly with one or more individuals, you may only spin once. In the event you opt to have a qualifying auto loan closed via an electronic or remote medium, or close at a location other than the Memorial or Willowbrook office, HPCU will act on your behalf. The process will be conducted by two credit union employees. You will be immediately notified of the offer prior to final loan closing and funding. Under no circumstances will HPCU allow for additional chances or selection of a different offer due to dissatisfaction with the original offer. All members entering this promotion agree to release and hold harmless HPCU, its employees, agents and representatives from any and all claims of any kind arising either directly or indirectly from said promotion. All parties participating in the “Spin-A-Rate” Auto & Motorcycle Loan Promotion agree to comply with any terms and conditions mentioned herein. By entering, member agrees to be bound by these official rules.

**Promotional Offers**

At the time of loan closing, you will be allowed one chance per qualifying auto loan at several offers located in random slots on the prize wheel.

By spinning the prize wheel, you will select one of the following offers located in random slots on the prize wheel: 1) 0.24 off, 2) 0.49 off, 3) 0.74 off, 4) 0.99 off, 5) 1.24 off, or 6) 0.00% APR\*.

\*APR = Annual Percentage Rate.

**Odds**

The odds of landing on an offer, as defined in the “Promotional Offers” section, are as follows:

- 0.24 off: 60 out of 80 possible outcomes, or 75.00%
- 0.49 off: 12 out of 80 possible outcomes, or 15.00%
- 0.74 off: 3 out of 80 possible outcomes, or 3.75%
- 0.99 off: 2 out of 80 possible outcomes, or 2.50%
- 1.24 off: 2 out of 80 possible outcomes, or 2.50%
- 0.00% APR\*: 1 out of 80 possible outcomes, or 1.25%

**Liability**

HPCU reserves the right, in its sole discretion, to extend, cancel or suspend the promotion at any time for any reason.