

# Ka Lono Pu'ukū

**UNIVERSITY OF HAWAII**  
FEDERAL CREDIT UNION  
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Second Quarter 2016

INTRODUCING

## CheckSnap

MOBILE DEPOSIT

Use the UHFCU Mobile Banking app to make deposits at home or on the go by snapping photos of your checks with your mobile phone\*



### Snap. Deposit. Skip!

Skip the trip to the branch!

Deposit checks directly into your eligible account using your Android or Apple® mobile device.

Take photos of the front and back of your check and submit. It's that easy. Get confirmation on your device and by e-mail for each successful deposit.

\* Certain restrictions and exclusions may apply. Requires a UHFCU Checking account and enrollment in Online Banking. Funds availability subject to certain terms and conditions. For complete details, please review the Remote Deposit Capture Services Disclosure and Agreement as well as UHFCU.com. Standard data rates from your wireless provider apply.

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Match Your Dream Home with a Dream Loan!

## AUTO LOAN...

### PULL-A-RATE EVENT!

You're invited to our special, two-day Pull-A-Rate event! Get preapproved to shop with the confidence of a cash buyer. And, use the loan for ANY car at ANY dealer!

**UHFCU McCully Branch**

Fri., May 20: 8:30a.m. - 6p.m. | Sat., May 21: 9a.m. - 1p.m.

Roll by and "get chance" to pull a rate as low as...  
**1.49% APR\*** OR... up to **2.00% OFF** your qualifying rate

For details or to get prequalified, call 983-5500 or go online to UHFCU.com for INSTANT APPROVAL.\*\*\*

\* Annual Percentage Rate (APR) is the lowest rate available. Higher rates may apply depending on term and credit history. Loan must fund by June 30, 2016 and can be used for new or pre-owned vehicle purchases at any dealership or to refinance an existing auto loan that is with another financial institution. Up to 60-month term. All loans subject to approval. Certain terms and conditions may apply. This promotion cannot be combined with any other offers. \*\* Odds of winning stated apply at start of event and will change as rates are pulled (come early!). Certain exclusions and restrictions may apply. \*\*\* Subject to meeting credit underwriting criteria.

**COLLEGE GRADUATE REBATE PROGRAM**

College Graduate Rebate Program

Save **\$500** on select 2016 Toyotas\*

**TOYOTA**  
ToyotaHawaii.com

May 1 - June 30

For recent college graduates (within 2 years) or who are graduating in the next 6 months\*\*

2016 Prius Four Touring

For details or to get prequalified, call 983-5500 or go online to UHFCU.com for an INSTANT DECISION.

\* All new/demo 2016MY Toyota: Yaris, Corolla, Camry, Camry Hybrid, RAV4 (gas model only), Prius, Prius c, and Prius v models are eligible for the rebate. Vehicle must be purchased and delivered between 5/1/2016 and 6/30/2016. Customer must receive approved financing or cash. On lease contracts, \$500 Toyota Hawaii rebate must be applied toward the Capitalized Cost Reduction. On finance contracts, \$500 rebate must be applied toward the Down Payment. Limit one rebate per finance or lease transaction per eligible college graduate. \$500 rebate may not be received as cash. This offer is combinable with other Toyota Hawaii offers, rebates, employee discounts, and programs, excluding the Toyota Hawaii College Graduate Rebate program. Program dates and details subject to changes without notice. See dealer for details. \*\* To qualify, customer must provide proof of graduation from an accredited two-year college, junior college, technical college, or university, or a four-year college, university, or nursing program having graduated during the last two years, or enrolled in a graduate (masters/doctoral) degree program.

## Visa Platinum Plus



**8.50%** APR\*

- No annual fee
- No balance transfer fee
- Rewards program for travel and merchandise

*And more!*

\*Annual Percentage Rate (APR).



**Game Sponsor**  
UH Baseball - Senior Night  
Sunday, May 29



# Pitcher Perfect

CONTEST

**Throw the first pitch at the game!**  
We're giving ONE lucky member the chance to throw the pitch of his/her dreams!\*

**Register by May 21**

\* NO PURCHASE NECESSARY. Runs 4/25/16 to 5/21/16. You must register to participate. Subject to full official rules available at UHFCU.com and our branches.

  **Visit Us**  **Call Us (808) 983-5500**  **Register Online - UHFCU.com**

## UHFCU PROUDLY SUPPORTS SENIOR ATHLETES

UHFCU is proud to sponsor Senior Nights for all UH sports. Senior Athletes receive a lei and plaque courtesy of your Credit Union. Go 'Bows!



## WE DON'T SLOUCH AROUND ABOUT SAVINGS!



Our young members got "Credit Union Strong" in April! This April, we celebrated National Credit Union Youth Month and ran a Savings Challenge – complete with gifts for deposits, a prize drawing, and "Guess the Money" contest.



We are proud to help our keiki get pumped up about savings and hope you'll take part in future events to teach the importance of saving!



## Mahalo to Our 60th Annual Meeting Door Prize Donors

ACI Worldwide  
 ADP  
 Allied Solutions  
 Benefit Services  
 CUDL  
 Edward Enterprises, INC  
 Experian  
 First Empire Securities  
 Financial Northeastern  
 Companies  
 Get Away Today Vacations  
 Hawaii Dental Service  
 HI Homeownership Center  
 iHeartMedia

Jireh Media (Copy Express)  
 Multi Bank Securities  
 Nii Design  
 Obun Hawaii  
 PROforma Favorable  
 Impressions  
 PSH Insurance  
 Star Advertiser  
 Thompson Consulting  
 & Training  
 UH Athletics  
 Watanabe Ing LLP  
 XDI

## 60th Annual Meeting & Dinner

On April 9<sup>th</sup>, we welcomed members for an evening of great food, prizes, and entertainment by hypnotist Greg Gabaylo. Thanks to generous donors, we gave out over 50 prizes, including a Grand Prize 55" Vizio LED Smart TV! We hope to see you for next year's 61st Annual Meeting & Dinner.

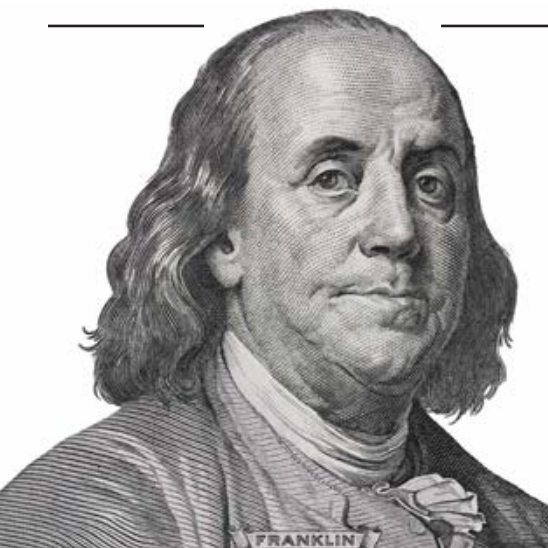


Congratulations to Amber Adams, the lucky winner of our Grand Prize 55" Vizio LED Smart TV!

## Board of Directors for 2016 to 2017

Edward Yuen – *Chairman\**  
 Sylvia Higashi – *Vice Chairperson*  
 Barbara Kawamoto – *Treasurer*  
 Jan Javinar – *Secretary*  
 Kenji Sumida – *Director\**  
 Clifford Togo – *Director\**  
 Michael Unebasami – *Director*

Congratulations to Edward, Kenji, and Clifford! All were elected to 3-year terms as Board of Directors at our 2016 Annual Meeting.



## Get More for Your Savings!

The Fed may not have raised rates...  
**But we did!**

Local Banks*		UHFCU**
16-Month Special	N/A	1.20% APY**
48-Mo. Certificate	0.20%-0.70%	1.25% APY**
60-Mo. Certificate	1.00%-1.75%	1.78% APY**

\* Annual Percentage Yield (APYs) accurate as of 4/20/2016. Local Banks include top-3 largest banks in terms of asset size. \*\* Annual Percentage Yields (APYs) accurate as of 4/20/2016. For certain accounts, a penalty may be imposed for early withdrawals. Dividends compounded and credited monthly. Interest rates and APYs are subject to change. Other terms and conditions apply. Fees could reduce earnings on accounts.



P.O. Box 22070  
Honolulu, HI 96823-2070

**Main Branch**  
2019 South King Street  
Mon–Thurs: 8:30AM to 5PM  
Friday: 8:30AM to 6PM  
Saturday: 9AM to 1PM

**Mānoa Campus Center Branch**  
Mon–Fri: 8:00AM to 4PM

**Mānoa Campus Branch**  
Mon–Fri: 8:30AM to 1PM

**West O'ahu Campus Branch**  
Mon–Fri: 8:00AM to 4PM

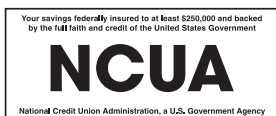
*\*Subject to change. Visit UHFCU.com for current hours.*

PRSR STD  
U.S. Postage  
**PAID**  
Honolulu, HI  
Permit No. 492

### Holiday Schedule

Memorial Day, May 30  
*Closed*

Independence Day, July 4  
*Closed*



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## Home-Buying Meet & Greet

You're invited to join us!



<b>Date:</b>	Wed., June 15, 2016
<b>Time:</b>	5:30 p.m. – 7:30 p.m.
<b>Location:</b>	UHFCU McCully Branch

Meet some of the top Home Industry Specialists and enjoy giveaways at this special mixer event. Spaces are limited, so reserve your seats today! (808) 983-5555 or [mortgage@uhfcu.com](mailto:mortgage@uhfcu.com).

### Board Members

- Chair: Edward Yuen
- Vice-Chair: Sylvia Higashi
- Treasurer: Barbara Kawamoto
- Secretary: Jan Javinar
- Directors: Kenji Sumida
- Clifford Togo
- Michael Unebasami

Pres/CEO: Jeanine Morse

Ka Lono: The News.

Pu'ukū: In old Hawai'i, someone to whom you entrusted all your worldly goods and valuables.



**MATCH YOUR DREAM HOME WITH A DREAM LOAN!**



**2.875% | 3.386%**  
APR\*

5/5 Adjustable Rate Mortgage

<b>LOAN AMOUNT EXAMPLE</b>	<b>\$400,000</b>
<b>ESTIMATED MONTHLY PAYMENT</b>	<b>\$1,659.57</b>
<b>TERM</b>	<b>30 YEARS</b>

Our 5/5 Adjustable Rate Mortgage gives you the benefit of a lower rate – with payments made over a 30-year term. Apply online at [UHFCU.com](http://UHFCU.com) or, call (808) 983-5555 or stop by any of our branches!

\* The Annual Percentage Rate (APR) is based on a loan amount of \$400,000 with \$4,895 of lender fees and 30 days of prepaid interest for our 5/5 Adjustable Rate Mortgage. The rate assumes a minimum down payment of 20% with an occupancy type of owner for a single family dwelling purchase with full income documentation in the state of HI with a lock period of 30 days and no prepayment penalty. Maximum loan amount is \$625,500 for a single family dwelling. For the 5/5 Adjustable Rate, the initial rate can change every 5 years by no more than 2 percentage points up or down, never to exceed 6 percentage points above the initial rate and not below the floor rate. Payments are estimated examples only and do not include taxes and insurance premiums. The actual payment amounts will be greater. Current rates displayed are based on the current index plus margin (fully indexed rate) as of 4/25/16. Rates are variable and subject to change.