

Ka Lono Pu'ukū

Auto Loan Pull-A-Rate Event

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

For details or to get pre-qualified, 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, 2017 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.

UHFCU McCully Branch
Fri., 5/26: 8:30 a.m. - 6 p.m.
Sat., 5/27: 9:00 a.m. - 1 p.m.

Pull a rate as low as...

1.49% APR*

1 IN 10 CHANCE!***

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Match Your Dream Home with a Dream Loan!

NEW Online and Mobile Banking



Coming May 16



WE'RE GRADUATING!



Banking at its Best!

- ✓ Real-time Account Alerts
- ✓ Easy to use Transaction search & Budgeting tools
- ✓ Mobile Bill Pay & More!



State-of-the-Art Convenience

- ✓ Bank from any device!
- ✓ Real-time Mobile Check Deposit posting
- ✓ FREE Mobile App with Fingerprint authentication & More!

On May 16, UHFCU will 'graduate' to new and improved Online and Mobile Banking services! With the conversion, members can expect numerous upgrades to their banking experience at home and on the go.

Along with a new website with a fresh look, members will get

the latest & greatest features and state-of-the-art convenience so you can experience 'Banking at its Best!' We're excited about the upcoming upgrades and hope you are too!

To make the conversion as smooth as possible, we need your help! See page 2 for our conversion schedule and checklist to help you prepare for the upcoming conversion.

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).

Important Note! You will be prompted to re-enroll for the new Online Banking service.

NEW Online & Mobile Banking

Continued from page 1...

To ensure you're prepared for the upgrade on May 16th, **please take these important steps** now to ease the transition process:

1. **Update your contact info.** Ensure we have your current email address and contact information on file. To enroll and log in to the new service, you'll receive one-time passcodes via text message, phone call, or e-mail to the phone/e-mail we have on file.

2. **Record your existing Online Banking alerts.** You'll also need to re-set up your account alerts. The good news is that alerts will now be **real-time!**

Below, we've outlined some of the key dates involved with the upgrade. Again, please note that you will need to re-enroll to access the new Online Banking service.

	Tues., 5/9	Tues., 5/16	Thurs., 5/18
UHFCU.com	Available.	NEW!	
Online Banking	Available. Please update your contact info.	NEW! Requires you to re-enroll to access the new Online Banking service.	
Mobile Banking	Available.	NEW! Download the new app.	
Bill Pay	Bill Pay will NOT be available until 5/16; however, your scheduled payments will be made.	NEW! You'll be able to schedule new payments; however, history will not be available.	Your bill payment history will be available.

Other Helpful Tips

When you re-enroll, your existing e.Statements, scheduled transfers, and bill pay information (payees, scheduled payments, history, etc.) will seamlessly transition to the new service. However, you will need to re-set up your account alerts and eBills.

We also recommend re-enrolling as soon as possible on (or after) May 16th so that you're able to continue to use your favorite username.

For up-to-date information on the Online Banking upgrade, please **log in to Online Banking at 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!



Game Sponsor
UH Baseball - Senior Night
Saturday, May 27

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 20

* NO PURCHASE NECESSARY. Runs 5/1/17 to 5/20/17. You must register to participate. Subject to full official rules available at UHFCU.com and our branches.

UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION

Visit Us

Call Us (808) 983-5500

Register Online - UHFCU.com

61st Annual Meeting & Dinner

On March 25th, we welcomed members for an evening of great food, prizes, and entertainment by beloved local comedian Frank De Lima. Thanks to generous donors, we gave out over 50 prizes, including a Grand Prize 55" Vizio 4K Ultra HD TV! We hope to see you for next year's 62nd Annual Meeting & Dinner.



Congratulations to Cindy Iwasaki, the lucky winner of our Grand Prize 55" Vizio 4K Ultra HD TV!

Mahalo to Our 61st Annual Meeting Door Prize Donors

ADP
Allied Solutions
Benefit Services of Hawaii
Copy Express
CU Direct
CUNA Mutual
Edward Enterprises, Inc.
Financial Northeastern Companies
First American Title
First Empire Securities
First Hawaiian Bank
Gerald Fujita Attorney at Law

Get Away Today Vacations
Hawaii Dental Service
HMSA
Kaiser Permanente
Multi-Bank Securities
Ohana Broadcast
PC Lender Services
Planning Services of Hawaii
PROforma Favorable Impressions
UH Athletics
Vantiv



Board of Directors for 2017 to 2018

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

Congratulations to Jan and Michael! Both were elected to 3-year terms as Board of Directors at our Annual Meeting.



PO. 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.*

Holiday Schedule

Memorial Day, May 29

Closed

Independence Day, July 4

Closed

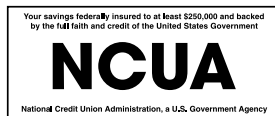
Board Members

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.



Printed on recycled paper

You're invited... To our FREE Estate Planning Seminar



Date:	Sat., May 13, 2017
Time:	10:00 a.m. (with light refreshments)
Location:	UHFCU – McCully Branch, 2019 S. King Street
Your Host:	UHFCU Investment Services, Scott Nishida – Financial Consultant
Your Presenter:	Stephen Reese, Estate Planning Attorney

Please RSVP by calling Scott Nishida at (808) 983-5536 or e-mailing him at scott.nishida@lpl.com (Seating is limited).

Law offices of Stephen Reese, UHFCU and LPL Financial are separate entities.

Securities offered through LPL Financial, Member FINRA/ SIPC. Insurance products offered through LPL Financial or its Licensed affiliates.



MATCH YOUR DREAM HOME WITH A DREAM LOAN!

30 Years of Payments

2.875% | 3.670% APR*

5/5 Adjustable Rate Mortgage

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

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 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 4/24/17. Rates are variable and subject to change.