

# Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2017

eStatement Contest

## WIN AN iPad MINI!

Effective August 15, 2017, a \$2 fee will be assessed per month for each printed and mailed statement.

So why not leave the paper behind and enjoy the security and convenience of e.Statements! Did we mention it's **FREE!** PLUS, every member enrolled in e.Statements by September 30 will be eligible to win an **iPad Mini!**\* Start taking advantage of all the benefits of e.Statements today!

### Here's how to switch to e.Statements

Visit **UHFCU.com** – day or night – and log in to **Online Banking**. Then, click “**eStatements**” and follow the prompts. Or, feel free to stop by any UHFCU branch or call us at (808) 983-5500.

\* NO PURCHASE NECESSARY. Runs 7/1/17 to 9/30/17. One entry per member. All members enrolled in e.Statements during the contest dates are eligible. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



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\$500 Cash Rebate  
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## CheckSnap Contest A Second Chance to Win an iPad Mini!

**Snap. Deposit. Win!** For each check you deposit using CheckSnap (up to 5 per month), you'll automatically be entered for a chance to win an iPad mini.\* The more you use CheckSnap, the higher your chance of winning!

\*NO PURCHASE NECESSARY. Runs 8/1/17 to 9/30/17. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



## Personal Loan Rates are “Falling”!

Back-to-School • Debt Consolidation • Travel

For a limited time, enjoy rates  
as low as...

# 3.77%

APR\*\*

3-YEAR TERM

**N**ow's the time to rake in the cash for those future grads! Whether it's school supplies, books, computers, tablets or new clothes, we can help you get what you need to start the school year right. Or, use the funds to consolidate higher-interest rate debt or to take that family trip.

Apply for an **INSTANT DECISION** and same-day funds at UHFCU.com or in just a minute with our Mobile Banking app.\*\*\*

\*\*Annual Percentage Rate (APR). Percentage includes 0.25% reduction for automatic payment. 3.77% rate applies to 36-month (or less) Personal Loan and is the lowest rate available. 2.00% discount off qualifying rate applies to applicants with credit scores between 625 and 699. \$25,000 maximum loan amount. New or existing UHFCU Checking account required to qualify for special rate. Offer begins 8/15/2017 and ends 9/30/2017. Loan must fund by 10/1/2017. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$10,000 at 3.77% for 36 months would have a monthly principal and interest payment of \$294.22. Rates, programs, terms, and conditions are subject to change at any time without any notice. Certain restrictions apply. \*\*\*Same-day funding possible for applications received prior to 12pm each business day, Monday through Friday. Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.







**Payments  
made over  
30 years**

## MATCH YOUR DREAM HOME WITH A DREAM LOAN!

**3.250% | 3.455%**  
APR\*

**15/15 Adjustable Rate Mortgage**

<b>LOAN AMOUNT EXAMPLE</b>	<b>\$400,000</b>
<b>ESTIMATED MONTHLY PAYMENT</b>	<b>\$1,740.83</b>
<b>LENGTH OF PAYMENTS</b>	<b>30 YEARS</b>

One of our most popular and unique home loan options! Our 15/15 Adjustable Rate Mortgage gives you the benefit of a lower rate – with payments made over 30 years.

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 and an estimated property value of \$500,000 with \$4,795 of lender fees and 30 days of prepaid interest for our 15/15 Adjustable Rate Mortgage. The rate assumes the property is an existing single family home and will be used as a primary residence. No prepayment penalty. Maximum loan amount is \$721,050 for a single family dwelling. For the 15/15 Adjustable Rate, the initial rate is fixed for 15 years (180 months). At adjustment, the new rate cannot exceed 6 percentage points above the initial rate or cannot be lower than the floor rate. Current rates displayed are based on the current index plus margin (fully indexed rate) as of 7/24/17. Rates are variable and subject to change. Standard underwriting guidelines will apply.

**\$500**  
**cash rebate**



**BONUS DRIVE**  
YOUR ROAD TO REWARDS.

Time to trade in your vehicle for an upgraded ride? UHFCU has partnered with BonusDrive to offer our members an exclusive \$500 cash rebate when you purchase or lease a new vehicle from one of the nation's leading auto manufacturers — Jeep®, Hyundai, Ram, Dodge, Fiat and Chrysler.

Once a purchase is complete, fill out the quick BonusDrive application online within 60 days of purchase or lease, and you'll receive \$500 above any other applicable discounts, trade-in value or incentives you're already getting. If approved, in approximately six weeks you'll get a \$500 check at home to spend however you like. It's really that simple.

Participating Manufacturers

Jeep



Visit [BonusDrive.com](http://BonusDrive.com) for details.

# Scholarship Winners

**Congratulations to the recipients of the 2017-2018 UHFCU Scholarship Program!**

UHFCU has selected five local scholars to each receive \$2,000 through its 2017-2018 Scholarship Program.



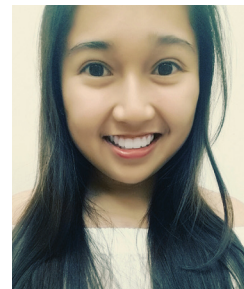
**Alexander Lum**  
Incoming freshman  
at UH Manoa



**Rachel Utu**  
Incoming freshman  
at UH Manoa



**Christina Kaleiwahea**  
Continuing  
undergraduate at  
UH Manoa



**Dianne Raquiz**  
Continuing  
undergraduate at  
UH Manoa

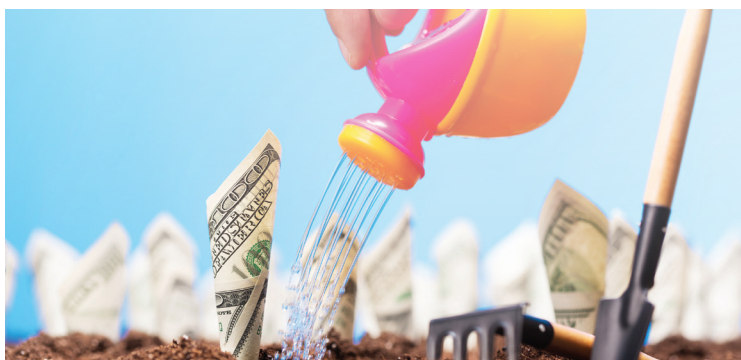


**Pearlana Stone**  
Continuing  
undergraduate at  
UH West Oahu

Founded under the leadership of the UHFCU Board of Directors, the Scholarship Program establishes a lasting legacy – potentially benefiting generations of students as well as the UH System the credit union serves.

## NEW Certificate Rates

In recent years, deposit rates have dipped to record lows – across the nation and world. But, we challenge you to take a look at our local market and find a better deposit program than at UHFCU. We've built our reputation by having Hawaii's leading savings rates as well as the lowest fees among our peers. We're proud to continue the tradition of ensuring our owners (that's you) receive exceptional value and service. That's the credit union difference.



<b>12-Mo. Certificate</b>	<b>0.75% APY*</b>
<b>24-Mo. Certificate</b>	<b>1.00% APY*</b>
<b>36-Mo. Certificate</b>	<b>1.30% APY*</b>
<b>48-Mo. Certificate</b>	<b>1.40% APY*</b>
<b>60-Mo. Certificate</b>	<b>2.10% APY*</b>

\*Annual Percentage Yields (APYs) accurate as of 7/27/17 and are subject to change. Dividends compounded and credited monthly. A penalty may be imposed for early withdrawals. Fees could reduce earnings on accounts. Other terms and conditions apply.



## \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.







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: 8AM to 4PM

**Mānoa Campus Branch**

Mon–Fri: 8:30AM to 1PM

**West Oʻahu Campus Branch**

Mon–Fri: 8AM to 4PM

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

## Holiday Schedule

Labory Day, September 4  
*Closed*

Columbus Day, October 9  
*Closed*

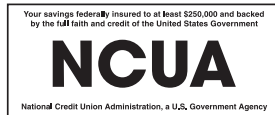
## Board Members

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.

Puʻukū: In old Hawaiʻi, someone to whom you entrusted all your worldly goods and valuables.



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## Investment Services

*Professional guidance to meet your financial objectives*



**Scott Nishida**  
Financial Consultant

Have you met Scott Nishida? Your membership with the University of Hawaiʻi FCU gives you direct access to the people and tools necessary to help you create, manage, and work toward growing your wealth. We are proud to be working with Scott and LPL Financial to provide investment and financial planning assistance.

Whether your objectives are preservation of wealth or building your nest egg, we can help. In fact, even if you don't have an investment strategy yet, Scott can help you get started by providing access to investment services at our McCully branch.

Schedule your FREE, no-obligation consultation by calling Scott Nishida at (808) 983-5536 or e-mailing him at [scott.nishida@lpl.com](mailto:scott.nishida@lpl.com).

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

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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