

Ka Lono Pu'ukū

UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2017

Holiday Sale

PERSONAL LOAN

As low as...

3.21%

 APR*

Up to 24 Months

Or up to 2.00% off your qualifying rate



Holiday Credit Card Rate!

What's on your wish list?

Special Credit Card Rate

2.99%

 APR**

Rate lasts 12 months!

- ✓ No Annual Fee
- ✓ Rewards
- ✓ Low Fixed Rate



All purchases from Nov. 1st to Jan. 31st are eligible for this special holiday rate**
We hope you enjoy the financial flexibility and wish you the best in 2018!

Apply today! Receive an instant decision at UHFCU.com. Or, give us a call at (808) 983-5500.

* Annual Percentage Rate. Automatic payment and new or existing UHFCU Checking account required to qualify for special rate. 3.21% rate applies to 24-month (or less) Personal Loan and is the lowest rate available. 2.00% discount off qualifying rate applies to applicants with credit scores from 625 to 699. \$25,000 maximum loan amount. Offer begins 11/1/17 and ends 12/31/17. Loan must fund by 1/6/18. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$15,000 at 3.21% for 24 months would have a monthly principal and interest payment of \$646.11. Rates, programs, terms, and conditions are subject to change at any time without notice. Certain restrictions apply.

** Annual Percentage Rate. Offer covers all UHFCU Platinum Plus purchases made from 11/1/17 through 1/31/18. Promotional rate does not apply to cash advances and balance transfers. The 2.99% promotional rate will apply to the balance of purchases made during the promotional period until 1/31/19. For purchases made outside of the promotional period, our standard APR, currently 8.50%, will apply. Accounts 30 days (or more) delinquent as of 11/1/17 will not qualify for the promotional rate. Additional restrictions may apply. Offer, terms, and rate subject to change without notice.

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Welcome Leahi FCU members!

We're proud to partner with and welcome Leahi FCU members.
Read more inside!



2018 ANNUAL MEETING AND DINNER

SAVE THE DATE

Mark your calendars for **Saturday, March 24th** and join us for a night of fun, food, and prizes.



International Credit Union Celebration



Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union difference.

This year's theme, "**Dreams Thrive Here**", celebrates how credit union and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real. **The community commitment and positive economic and social change** are just some of the ways that credit unions differ from traditional for-profit banks and financial institutions.

Credit unions are very different, indeed, both in philosophy and structure. For more than 150 years, credit unions

worldwide have **proudly collaborated to put people before profits** in order to provide access to affordable financial services for all members. Credit unions invest their earnings in helping members meet their financial goals, making dreams a reality. In addition to **lower loan rates and better service**, members experience the difference that comes through our democratic structure, service to members and social goals that credit unions embody.

Your credit union is one of more than 68,000 credit unions around the world serving 231 million members! Whether our members are rich or poor, from villages or cities, in communities at peace or in conflict, credit unions are helping them to create new opportunities every day.

We celebrated ICU Day this year with a two-day fair held at our McCully Branch, featuring local goodies, snacks, and services. This year also included our popular Auto Loan Pull-a-Rate event, plus a White Elephant and Bake Sale to benefit Aloha United Way. Thank you to all our members who stopped by to help us celebrate the credit union difference!



UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION

SCHOLARSHIP PROGRAM

NOW ACCEPTING APPLICATIONS!

UH System • Incoming & Continuing Undergrads

Deadline March 1, 2018

2018 SCHOLARSHIPS

\$10,000

To learn more and apply, visit **UHFCU.com**

Could you use help with tuition or know someone that does? As the University's credit union, we strongly believe that our success is deeply tied to the advancement and achievement of the University's students, faculty, staff, alumni, and their families. As such, we are proud to continue our UHFCU Scholarship Program, which will award five (5) \$2,000 scholarships for the academic year 2018-2019!

Categories:	Incoming freshmen & continuing undergraduate students of the UH System
Eligibility:	UHFCU members and their families
Evaluation Criteria:	Financial need, academic merit, and leadership/participation
Application Period:	November 1, 2017 – March 1, 2018
Recipients Notified:	July 2018

To learn more and apply, please visit us online at UHFCU.com. Questions? Contact us at Scholarships@UHFCU.com. And, please don't keep it a secret! Let your family and friends (even if they're not yet members) know that our Scholarship Program is available.



We're proud to announce that Leahi FCU has decided to partner with the University of Hawai'i Federal Credit Union.

"We explored many options and a partnership with the University of Hawai'i Federal Credit Union was the best strategic decision for us, and also a great opportunity for our members," said Penny Ennor, Leahi FCU Chairman of the Board. "Both Leahi and UHFCU have a long and storied tradition of providing exceptional personalized service to our members and throughout the local community."

"We are excited to welcome all Leahi FCU members to the UHFCU family. Combining the strengths of both credit

unions benefits and enhances the level of service for both membership groups," said UHFCU President and CEO Jeanine Morse. "We will provide Leahi FCU members with access to state-of-the-art technology services and a wide selection of products and services. In addition, our existing members will gain the added convenience of access to Leahi FCU's branch, which is located next to the Kapi'olani Community College campus. It's a win-win for both of our organizations and the members we serve."

Please join us in welcoming our new 'ohana and be sure to visit our newest branch location at Leahi Hospital – open Monday thru Friday from 9am to 4pm.

Congratulations to our Contest Winners!



Michael Kondo, winner of our e.Statement iPad Mini Contest.



Mark Rognstad, winner of our CheckSnap iPad Mini Contest.

Thank you to everyone who participated in our contests! Be on the lookout for more fun and exciting offers from UHFCU.

2018 Board Elections

Join the Board of Directors

The Nominations Committee is asking for volunteers to serve on the UHFCU Board of Directors – volunteers who serve without compensation and are elected to represent you, the members. The Board has the responsibility of maintaining the general direction of your Credit Union. This is done in accordance with the Federal Credit Union Act, our Credit Union bylaws, and other applicable rules and regulations. The Board ensures that the Credit Union is fulfilling its purpose of making low cost loans (prudently) and encouraging thrift, and provides courteous, friendly and efficient services. The Board also plans for the future with management, keeping in mind the members' needs.

If you would like to serve or nominate a volunteer, please contact the Nominating Committee by December 15, 2017 by e-mailing nominations@uhfcu.com or by calling (808) 625-7053.



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 O'ahu Campus Branch

Mon–Fri: 8AM to 4PM

Leahi Hospital

3675 Kilauea Avenue
Mon–Fri: 9AM to 4PM

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

Holiday Schedule

Veterans' Day, Nov. 11

Closed

Thanksgiving Day, Nov. 23

Closed

Day After Thanksgiving,
Nov. 24 - *All Branches closed
except Main Branch*

Christmas Day, Dec. 25

Closed

New Year's Day, Jan. 1

Closed

Dr. Martin Luther King Jr.
Day, Jan. 15 - *Closed*

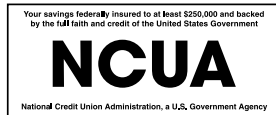
Board Members

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

Join us to learn how to create a legacy and protect assets for the benefit of future generations



Date:	Sat., December 2, 2017
Time:	10:00am (with light refreshments)
Location:	McCully Branch; 2019 S. King St, Honolulu, HI 96826
Your Host:	UHFCU Investment Services, Scott Nishida - Financial Consultant
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.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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