

Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2018

UHFCU Annual Meeting & Dinner Join us Saturday, March 24th!

Join us as we toast another year of service and success at our Annual Meeting & Dinner on March 24th, at the Japanese Cultural Center.

Not only will you enjoy an all-you-can-eat buffet, great entertainment, gifts, and the chance to win prizes, the event is an opportunity for you, as owners, to learn about your Credit Union's financial position, products, services, and goals. Bring your friends and attend!

RESERVE YOUR SEATS BY MARCH 10TH
see page 3



UHFCU Gifts
Handy magnetic worklight
for all attendees!



Fantastic Prizes
Samsung 55" Smart TV
plus 50+ prizes & gift cards!



Great Entertainment
Award-Winning, local Motown
Tribute group, A Touch of Gold!



WHEN:

Saturday, March 24th

5:00 pm: No Host Cocktails

5:30 pm: Business Meeting

6:00 pm: Dinner & Program

(Note: Dinner ends at 7pm)

WHERE:

Japanese Cultural Center
2454 S. Beretania St.

TICKETS:

\$25/person (\$6 parking)

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New Sprint Special

Now Accepting Apps!

\$10,000

UHFCU Scholarships

We will award **five (5)**
\$2,000 scholarships for the
academic year 2018-2019 to
five deserving
**incoming freshman &
continuing undergraduate
students of the UH System.**

Submit applications by
March 1, 2018. Visit
UHFCU.com/scholarship



Welcome New President & CEO Travis Bow



Travis Bow

UHFCU is pleased to announce the appointment of **Travis Bow** as President and CEO, effective January 1, 2018. Bow's appointment follows the retirement of former President and CEO Jeanine Morse, who served in the role for nine years. Under Morse's leadership since 2009, UHFCU grew \$200 million in assets, added three new branches, implemented a state-of-the-art core system, online and mobile services, and now serves nearly 30,000 members.

"I am excited and honored to lead our remarkable organization into the future," said Bow. "I joined the credit union 17 years ago to be a part of an organization committed to the community and members it serves. I've not only gained tremendous knowledge and appreciation of where we've been, but more importantly of where we need to go."

Previously, Bow served as the Vice President of Member Support – a position which oversaw multiple areas of the credit union, including the IT department and the credit union's branches. He is also a graduate of the University of Hawai'i.



We Appreciate Your Feedback!

Our goal is to build loyalty over a lifetime by providing you with exceptional experiences and value each time you interact with us. Since 2011, we've regularly surveyed our members to determine our Net Promoter Score (NPS), which we consider the most accurate and true measure of member satisfaction.

NPS simply gauges how many survey respondents would recommend friends/family to our Credit Union and accounts for those who may not necessarily do so. The closer we are to scoring 100% (scores of 9 or 10 from all survey respondents), the higher the loyalty is among our members.

While many financial institutions score between 40% and 60%, we are pleased to report that we once again achieved another outstanding score: 77%! We would like to thank you very much for taking the time to share your experience and opinions with us, and we promise to continue our commitment to exceptional service.

Please share your thoughts anytime by e-mail at HowAreWeDoing@uhfcu.com. We'd like to know whether we're earning that 9 or 10, or how we can get there!

Build Your Nest Egg with a Certificate

60-Month	now 2.10% APY*
21-Month Bump-Up	now 1.75% APY*

Enjoy the safety and security of knowing your deposits are federally insured and will not lose value. Looking to give your rate a boost? With our 21-Month Bump-Up Certificate, lock in the current rate now with the option of a one-time rate increase. Available for both Regular and IRA Certificates, if interest rates go up, simply choose to bump up to a higher rate!



*Annual Percentage Yield (APY) accurate as of 12/15/2017. \$500 minimum balance for Regular Certificates. \$1,000 minimum balance for Bump-Up Certificates. IRAs have contribution limits set by the Federal Government. Available for new money only. Bump-Up Certificates allow a one-time rate increase corresponding with the current advertised 2-year fixed-rate UHFCU certificate. The new rate will remain in effect until the certificate maturity date. Dividends compounded and credited monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. May not be combined with other rates or offers. Offer, terms, and rate subject to change without notice.

Match Your Dream Home with a Dream Loan!

3.500% | 3.734% APR*

15/15 Adjustable Rate Mortgage
With payments made over 30 years

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.

2.00% APR**
Fixed for 2 years

5.00% APR**
Current Variable Rate
After First Two Years

Home Equity Special
Limited Time Only

Go ahead! Start planning that new kitchen, dream vacation or loan consolidation. We'll take care of the rest.

Apply online at UHFCU.com. Or, call (808) 983-5500 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 1/22/18. Rates are variable and subject to change. Standard underwriting guidelines will apply.

** The Annual Percentage Rate (APR) is fixed at 2.00% APR for 24 months from account opening and then adjusted to variable, based on the Prime Rate published in The Wall Street Journal, plus a margin. The current fully indexed variable APR is 5.00% as of 1/11/2018. Loan-to-Value (LTV) is the percentage of the property's appraised value that is mortgaged. Maximum LTV for this offer is 80% LTV. 80% LTV is Prime + 0.50% with a floor rate of 4.50%. After the initial adjustment, the maximum increase per year is 1.00% (rate adjusts January 1st and July 1st) and the maximum rate is 18.00%. Property that will secure your home equity account must be owner-occupied and located in the State of Hawai'i. You must also maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property that secures the home equity account. To qualify for offer: 1) Must apply for a new UHFCU home equity line of credit between January 1, 2018 and June 30, 2018, and fund by July 31, 2018; 2) Must advance a minimum of \$25,000 and maintain a minimum balance greater than or equal to \$20,000 for 6 months; 3) Must have a new or existing UHFCU Checking account; and 4) Must be enrolled in the UHFCU e-Statement service. Refinancing of existing UHFCU mortgages, home equity loans or lines-of-credit, credit card, or other loans and lines-of-credit do not qualify for the offer. Additional terms and conditions may apply. Offer, terms, and rate subject to change without notice.

How Do I Find My Account Number?

Setting up automatic payroll distribution? Or, paying a bill via electronic check? You'll need your UHFCU account information.

Please use the UHFCU routing number (**321379656**) and your **10-digit account number**. For Savings accounts, use your 5-digit account number (use leading zeroes for accounts with less than 5 digits). For Checking accounts, the account number is located on the bottom of your checks (shown right). If you do not know your 10-digit account number, please send us a secured message through Online Banking, call us at (808) 983-5500, or visit any branch.

SAMPLE CHECK 0001

Date _____

Pay to the Order of _____ \$ _____

Dollars _____

Memo _____

⑆ 321379656 ⑆ 0000000000 ⑆ 0001

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UHFCU's Your 10-Digit

Routing Number Account Number



TAX Time is Coming! It's Easy to Set Up Direct Deposit

Reference UHFCU's Routing Number (321379656) and your Checking Account Number, which can be found on your check (please see above).

UHFCU ANNUAL DINNER RESERVATION

RESERVATION DEADLINE IS MARCH 10, 2018

(Please type or print legibly)

Member Name: _____

\$25 per person (includes \$1 for PAC)

Guest Name: _____

\$25 per person (includes \$1 for PAC)

☐ I elect not to donate the \$1 to PAC

☐ Please withdraw payment for the above reservations from Savings Account Number _____ in the amount of \$ _____.

☐ Check enclosed (payable to University of Hawai'i Federal Credit Union).

Cut & Send to: University of Hawai'i FCU
Attn: Annual Dinner
P.O. Box 22070
Honolulu, HI 96823-2070

Signature: _____
(only required if authorizing payment via withdrawal from savings)



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: 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

Presidents' Day, Feb. 19

Closed

Memorial Day, May 28

Closed

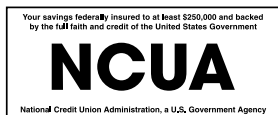
Board Members

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

Pres/CEO: Travis Bow

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:	Saturday, March 10, 2018
Time:	10:00am (with light refreshments)
Location:	McCully Branch; 2019 S. King St, Honolulu, HI 96826
Your Host:	UHFCU Investment Services, Scott Nishida, AIF® - Financial Advisor
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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\$100 CASH REWARD WITH EVERY NEW LINE

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

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.