

Ka Lono Puʻukū

 UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Third Quarter 2018



ADMIT ONE 08134626
ONE 08134

BRUNO MARS

Win FLOOR SEATS to see Bruno Mars!*
Enter on  Facebook by August 26th

One lucky winner will receive TWO tickets to see Bruno Mars live at his **SOLD OUT** concert on Sunday, November 11th! We've partnered with Hawaii News Now to run this exciting contest available only to UHFCU fans. Follow us on Facebook and be ready to enter beginning August 20th!

Enter to win in 3 Steps:

1. "Like" our official UHFCU Facebook page (www.facebook.com/UHFCU).
2. "Like" the Hawaii News Now Facebook page (www.facebook.com/hawaiinewsnow).
3. **Complete and submit the Contest Form** on Hawaii News Now's Facebook page between August 20th and 26th.

*NO PURCHASE NECESSARY. Certain restrictions and exclusions may apply. Subject to full official rules at UHFCU.com and our branches.

Take the bite out of back-to-school expenses!

Back-to-School • Debt Consolidation • Travel

Starting August 15th, enjoy **Personal Loan rates** as low as...

3.77% APR**
3-YEAR TERM

Now'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** 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 8/15/2018 and ends 9/30/2018. Loan must fund by 10/1/2018. 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.

Inside

- 2 We Appreciate Your Feedback
Proud to be Hawaii's Best CheckSnap Contest Winner
- 3 Buy Your Vehicle with Confidence
Leading Certificate Rates Home Equity Special
- 4 FREE Estate Planning Seminar
Sprint Offer

e.Statement Contest



Runs 9/1 - 10/31

Register for our contest and opt for e.Statements for your chance to win! Visit any branch, call us at (808) 983-5500, or go online to UHFCU.com to register starting September 1st.

*NO PURCHASE NECESSARY. Runs 9/1/18 to 10/31/18. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



You gave us our highest service score yet!

We've made a number of changes since the start of the year to get back to our credit union roots of "people helping people." Whether it's eliminating fees, offering better rates, or giving you more ways to interact with us, our goal is to build loyalty over a lifetime by providing you with exceptional experiences and value.

Since 2011, we've regularly surveyed our members to determine our Net Promoter Score (NPS), which gauges how many of you would recommend UHFCU to friends and family. We'd like to give you a big **"MAHALO!" for the highest score EVER of 90% NPS** for staff-related transactions in the month of June! Most financial institutions score between 40% and 60%, so this is big news. 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.

"48 year member. Continue to be very pleased with my experiences over this almost half century."

UHFCU MEMBER

"Easy, simple to use online platform."

UHFCU MEMBER

"How do you improve on perfection?"

UHFCU MEMBER

Mahalo for voting UHFCU one of "HAWAII'S BEST" credit unions!



The University of Hawai'i Federal Credit Union (UHFCU) has been voted as a finalist for the 2018 "Hawaii's Best" people's choice awards. Awarded annually by the Honolulu Star-Advertiser, "Hawaii's Best" is a collection of Hawai'i's favorite businesses and services as chosen by their 500,000 plus readers.

"The University of Hawai'i Federal Credit Union is honored to be recognized as one of 'Hawaii's Best' credit unions by the Honolulu Star-Advertiser," said UHFCU President and CEO Travis Bow. "We would like to sincerely thank all our members who took the time to vote for us to receive this great honor. We are proud to be 'Hawaii's Best', and we're even more proud to continue serving you."

Congratulations to our CheckSnap Contest Winner!



Alia Aihara, winner of our CheckSnap iPad Contest

Not only did Alia save time and effort by depositing her checks using CheckSnap, she also won an iPad! Thank you to everyone who participated in our contest. Be on the lookout for more fun and exciting offers from UHFCU!

AUTO LOANS

Top down. Open road. No worries!

NEW as low as...

1.85% APR*

USED as low as...

1.95% APR*

Shop with the confidence of a cash buyer and know *you have the upper hand when negotiating*. Apply for an **INSTANT DECISION** online at UHFCU.com or in just a minute with our Mobile Banking app.

*Annual Percentage Rate (APR). Certain restrictions and exclusions may apply. Ask us for details.

CERTIFICATES

EARN up to 10x more than local banks!

In times of uncertainty, it's good to know you can rely on guaranteed, federally insured deposit rates with UHFCU. Even better, 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.

12-Month Certificate

1.00% APY**
with UHFCU!

ASB—0.10% APY***
FHB—0.13% APY***
BOH—0.25% APY***

Special Certificate

2.15% APY**

16-Month
\$10,000 minimum balance

OPEN NOW | Visit any of our **Branches** | Call **(808) 983-5500** | Learn more at **UHFCU.com**

APY = Annual Percentage Yield. Certificate rates remain fixed for the term of the Certificate. \$500 minimum balance. Unless otherwise paid, dividends for all Certificates will be credited to your account and compounded monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. Rates are accurate and effective as of 7/18/2018 and are subject to change without prior notice. If you have any questions or need current rate information, please contact us. *APY = Annual Percentage Yield. Rates accurate as of 7/18/2018. Comparison of similar, standard certificate rates. **** Annual Percentage Yield (APY) accurate as of 7/18/2018. \$10,000 minimum balance. IRAs have contribution limits set by the Federal Government. Available for new money only. Dividends compounded and credited monthly. A penalty may be imposed for early withdrawals. The interest rate and APY are subject to change. Other terms and conditions apply. Fees could reduce earnings on account.

HOME EQUITY

Limited Time Only

2.00% APR¹
Fixed for **2 Years**

5.25% APR¹
current variable rate
after first two years

Go ahead. Start planning that new kitchen, dream vacation or loan consolidation. We'll take care of the rest with a **low, fixed rate** on your Home Equity Line of Credit.

Apply online at **UHFCU.com** or, call **(808) 983-5555**
or stop by any of our branches.

¹ 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 1/1/2018. 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 July 1, 2018 and September 30, 2018, and fund by October 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.



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

Labor Day, September 3

Closed

Columbus Day, October 8

Closed

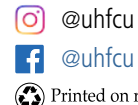
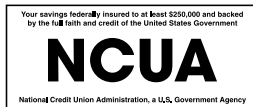
Board Members

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, September 1, 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® - LPL 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 EACH NEW LINE*

Another **BEN**efit of membership!

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

*Restrictions apply.