

Ka Lono Puukū

UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2018

Holiday Sales!

Personal Loan

3...2...1...SHOP!

With quick cash for the holidays

As low as...

3.21% APR*

Up to 24 Months

Compare the monthly payment to a loan with a shorter term...

Loan Amount	Rate	Length	Monthly Payment
\$10,000	2.99%	12 months	\$846.89
\$10,000	3.21%	24 months	\$430.74 ✓

SALE ENDS 12/31



Credit Card

WIN the holidays!

Special Credit Card Rate

4.99% APR**

Rate lasts 12 months!

- No Annual Fee
- Low Fixed Rate
- Flexible Rewards

All purchases from Nov. 1st to Dec. 31st are eligible for this special holiday rate! **

We hope you enjoy the financial flexibility and wish you the best in 2019!

Apply today! Receive an **instant decision** at **UHFCU.com**. Or, give us a call at (808) 983-5500 or stop by any UHFCU branch.

* 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 11/1/18 and ends 12/31/18. Loan must fund by 1/6/19. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$10,000 at 3.21% for 24 months would have a monthly principal and interest payment of \$430.74. 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 11/1/18 through 12/31/18. Promotional rate does not apply to cash advances and balance transfers. The 4.99% promotional rate will apply to the balance of purchases made during the promotional period until 12/31/19. For purchases made outside of the promotional period, our standard APR, currently 8.50%, will apply. Accounts 30 days (or more) delinquent as of 11/1/18 will not qualify for the promotional rate. Additional restrictions may apply. Offer, terms, and rate subject to change without notice.

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2019 ANNUAL
MEETING AND
DINNER

SAVE THE DATE

Mark your calendars for
Saturday, March 23rd and join
us for a night of fun, food, and
prizes.



Tips to Protect Your Identity During the Holidays

5 tips to preventing identity theft this holiday season

Identity theft is a real threat and it can be damaging to your finances and personal life. Make sure you're doing all you can to keep yourself safe during this holiday season. Here are 5 things you can do to stay protected.

Secure your passwords: Stop using the word 'password' as your password. People actually do this. And don't use your mother's maiden name. It's time to get sneaky. Create a complex password that only you can remember. For instance, maybe you're a big Yankees fan. Design a passphrase like, "I think the Yankees will win the World Series in 2018!" Then use the initials, symbols, and numbers from that phrase to create your password. That would look like this: ItrYwwtWSi2018! Nobody's going to guess that one. According to howsecureismypassword.net, it would take a computer 16 billion years to crack that password.

Shred sensitive information: Your weekly routine probably involves dragging your trash can out to the street on trash day. Make sure when this happens, you're not throwing anything away that an identity thief could find valuable. Anything that contains account numbers, banking information, or social security numbers would be gold for a thief. Get online, buy a paper shredder and put it to work. This is the easiest way to help yourself stay protected.

Check your credit report: If checking your credit report isn't something you do regularly, you should make it one. If a thief opens up an account in your name, this will affect your credit score and that can be an easy red flag to detect. Although it used to be a hassle, there are a few sites that provide free credit reports these days.

Be careful with the internet: Cybercriminals can get your information a few ways, one of which is phishing. Phishing is when a cybercriminal defrauds you of sensitive information by posing as a legitimate company that you trust. Make sure you never click a link in an email that's asking you for personal information. You'll never get an email like this if you didn't request it, and even then, contact the company and have it verified. Also, make sure you're not doing sensitive things like logging into your bank website from a coffee house's Wi-Fi.

Monitor your accounts: My online banking got hacked once. Fortunately, because I login quite often, I noticed a pending transaction that I wasn't aware of. Because I caught it in the pending phase, I was able to cancel it and save myself the headache of having to get my money back. I still closed the account and opened a new one, but it showed me the importance of regularly looking at my accounts and keeping a close eye on my money.

For more information visit cuinsight.com.

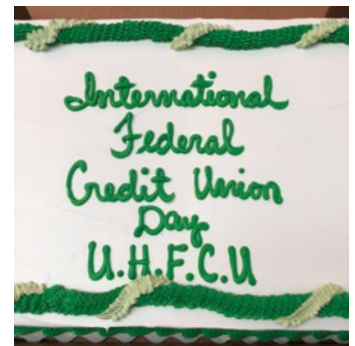
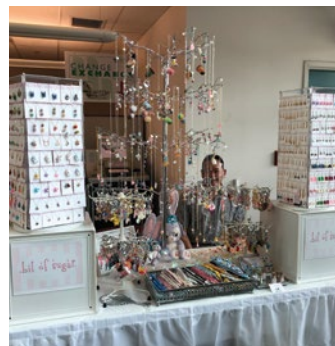


International Credit Union Day Celebration

Thursday, October 18 marked the 70th anniversary of International Credit Union Day. This year's theme was "Find Your Platinum Lining." It combined the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world celebrated the history and success of the "People-not-Profit" philosophy. This year's theme emphasized the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

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 a White Elephant Sale and Ice Cream Floats to benefit Aloha United Way. Mahalo to all our members who stopped by to help us celebrate the credit union difference!





We've Lowered Our Fees!

Yes, you read that right!

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." Now, we're excited to announce that effective October 1, 2018, we've **lowered or removed multiple account services fees!**

Fees	Old	NEW
Inactive Account (Dormant)	\$5.00 after One (1) Year	\$5.00 after Two (2) Years
Copy of Paid Check	\$5.00	\$3.00
Mailed Receipt	\$2.00	FREE
Early Account Closure	\$50.00	\$25.00
Signature Guarantee	\$25.00	FREE
Statement Copy	\$5.00	\$3.00
Incoming Wires	\$5.00	FREE
Copy of Cleared Check	\$5.00	\$3.00
Convenience Checks	\$5.00	\$2.00
Verification Letter	\$10.00	FREE
Debit Card Replacement	\$15.00	\$10.00

Dare to Compare

Did you know? UHFCU members already pay the lowest banking fees – by far – among the top local banks and credit unions. It's one of the many ways we show appreciation to our loyal members.

Local CU's	Fees/Member*
Aloha Pacific	\$70.26
HawaiiUSA	\$65.28
Hickam	\$65.05
Hawaii State	\$51.32
Hawaiian Financial	\$40.34
UHFCU	\$26.90

*Based on general fee data as of year-end 2017 using publicly available data from the NCUA (<https://mapping.ncua.gov/ResearchCreditUnion.aspx>). Calculated by dividing the total amount of fee income generated by the total number of members.

Congratulations to our Bruno Mars Ticket Contest Winner!



Piilani Enaena, winner of our Bruno Mars Ticket Contest

Thank you to everyone who participated in our contest as we received over 2,000 entries! Follow us on Facebook and Instagram for more fun and exciting offers from UHFCU.

2019 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 12, 2018 by e-mailing nominations@uhfcu.com



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

West O'ahu Campus Branch

Mon–Fri: 8AM to 4PM

Leahi Hospital

3675 Kilauea Avenue
Mon–Fri: 8AM to 4PM

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

Holiday Schedule

Election Day, Nov. 6

All branches closed except Main Branch

Veterans' Day (Observed), Nov. 12

Closed

Thanksgiving Day, Nov. 22

Closed

Day after Thanksgiving, Nov. 23

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. 21

Closed

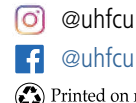
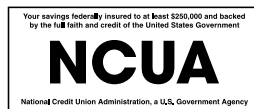
Board Members

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

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

NEW Home Equity Special Limited Time Only



1.50% APR*
Fixed for **2 years**

5.25% APR*
Current Variable Rates
After First Two Years

Go ahead, start planning that new living room, dream vacation or loan consolidation. We'll take care of the rest.

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

* The Annual Percentage Rate (APR) is fixed at 1.50% 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 5.25% as of 7/1/2018. 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 October 1, 2018 and December 31, 2018, and fund by January 31, 2019; 2) Must advance a minimum of \$50,000 and maintain a minimum balance greater than or equal to \$40,000 for 6 months; 3) Must have a new or existing UHFCU Checking account; and 4) Must be enrolled in the UHFCU eStatements 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.

UH Athletics Ticket Discount: Get 25% off Select UH Games!



As a proud corporate partner of UH Athletics, we are excited to offer our members a special online discount for tickets to select University of Hawai'i games! Bring your family and friends and help support Hawai'i's team! Go Bows!

1. Go online to www.hawaiiathletics.com.
2. Click on 'Tickets' and then click on 'Purchase Tickets Online'.
3. Enter Promo Code: **UHCORP**