

Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2019

2019 ANNUAL MEETING & MEMBER APPRECIATION

Join us as we toast another year of service and success at our Annual Meeting & Member Appreciation on Saturday, March 23, at Dave & Buster's.

Not only will you enjoy a buffet dinner, fun games, 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 family & friends and attend!

Reserve your seats by **March 9!**
(See Page 3)



"PLUS, Free Photo Booth!"

When:
Saturday, March 23rd
5pm: Business Meeting (optional)
6pm: Dinner & The Games Begin!
(Note: Dinner ends at 7pm)

Where:
Dave & Buster's (Ward Village)
1030 Auahi St, Honolulu, HI
96814

Tickets:
\$25/person (FREE parking)
\$5 additional for UNLIMITED
Video Game play

Buffet Dinner
Buffet style dinner for only \$25!*

Fantastic Prizes
Chances to win prizes, including a
\$500 Travel Certificate.

Fun for everyone
Receive a \$20 Power Card! PLUS,
upgrade to Unlimited Video Game
play until closing for only \$5 more.

**Each member may bring one non-member for an additional \$25. Any additional non-members are \$40 (or they can join UHFCU!). Participation is limited to the first 400 attendees, so RSVP early! Visit UHFCU.com for details.*

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Special IRA & Certificate

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**Drop 'n' Drive
Auto Loan Contest**

WIN a rate as low as
1.49% APR*
Unadvertised – Members only!

Let the chips fall where they may and you could win an Auto Loan rate as low as 1.49% APR with our interactive, online game! Check your e-mail in early February for this unadvertised, MEMBERS ONLY chance to win a special Auto Loan rate. For details, visit any **branch**, call **983-5500** or go online to **UHFCU.com**.

*Annual Percentage Rate (APR) is the lowest rate available. Sample monthly payment on a \$10,000 loan with 1.49% APR for 60 months would be \$173.06. Higher rates may apply depending on term and credit history. Estimated odds: 1) 1.49% Instant Rate is 3 in 100; 2) 2.49% Instant Rate is 3 in 25; 3) 2.99% Instant Rate is 1 in 4; 4) 3.49% Instant Rate is 3 in 20; 5) 0.75% Rate Discount is 7 in 20; and 6) 0.50% Rate Discount is 1 in 10. Rate discount applies to applicant's qualifying rate. Loan must fund by March 16, 2019 and can be used for new or pre-owned vehicle purchases at any dealership or to refinance an existing auto loan that is with another financial institution. Up to 60-month term. All loans subject to standard underwriting guidelines and approval. Certain terms, exclusions, and conditions may apply. UHFCU membership required. Valid for U.S. residents in HI, AK & 48 continental United States. Cards, rates and discounts cannot be combined. Each card may only be used once and is required to redeem for rate/discount. Limit of one card granted per day. This promotion cannot be combined with any other offers. Rates and offer are subject to change without notice. No purchase necessary.

NEW Member Perk!



TruStage Auto & Home Insurance

Designed for credit union members like you, the TruStage Auto & Home Insurance Program provides affordable top-quality protection. Enjoy discounted rates combined with online convenience and 24/7 claims service.

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.

Earn more & Enjoy more.

New Rates!
Special IRA & Certificate
2.20% APY*
for 11-Months

We recently raised rates! Reap the benefits of saving by locking in a high rate for a set term. Whether it's with a regular or an IRA Certificate, you'll have a safe way to grow your money and watch your profits bloom in 2019 and beyond! Visit **UHFCU.com** or call **(808) 983-5500** for the latest rates and options

*APY = Annual Percentage Yield. Certificate rates remain fixed for the term of the Certificate. 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 1/28/2019 and are subject to change without prior notice. If you have any questions or need current rate information, please contact us. \$5,000 minimum balance. 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.

Match Your Dream Home with a Dream Loan!

4.500% | 4.713% 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 | 6.00% APR****

Fixed for 2 years

Current Variable Rate
After First Two Years

Home Equity Special Limited Time Only

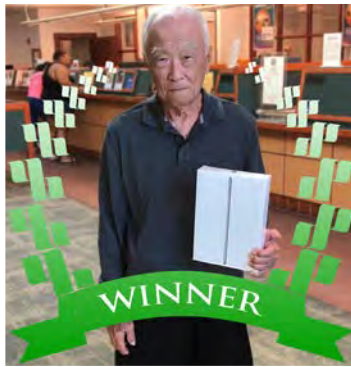
Go ahead! Start planning that new kitchen, dream vacation or loan consolidation. We'll take care of the rest.

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 1/22/19. 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 6.00% as of 1/1/2019. 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, 2019 and March 31, 2019, and fund by April 30, 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 eStatement 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.

Congratulations to our e.Statement Contest Winner!



Kenneth Nakahara, winner of our CheckSnap iPad Contest

Congratulations to our long-time member and friend, Kenneth, who won an iPad just for using e.Statements! Thank you to everyone who participated in our contest. Be on the lookout for more fun and exciting offers from UHFCU!

Absentee Ballot Voting Procedures

Voting for four (4) seats on the Board of Directors is taking place at our Annual Meeting & Member Appreciation event to be held this year on March 23, 2019. The Annual Meeting & Member Appreciation event promises to be fun; but if you cannot be there and would like to exercise your vote as a member, please submit your request to us for an absentee ballot. You can use the form in this newsletter or e-mail us at memberservices@uhfcu.com, Attn: Election Tellers. Be sure to include your name and your daytime phone number in your request. The deadline to submit your absentee ballot is **March 18, 2019**.

I am a member in good standing and at least 18 years of age at the University of Hawai'i Federal Credit Union and request an absentee ballot for the election of Board members for the 2019-2020 year.

Name and Member Number (Print)

Cut and Send to: University of Hawai'i FCU
Attn: Election Tellers
P.O. Box 22070
Honolulu, HI 96823-2070

Signature and Date

UHFCU Annual Meeting & Member Appreciation Reservation

Open seating event. Groups of 10 or more, please call 983-5500 to make arrangements.

Please type or print legibly

Member Name _____

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

☐ Unlimited Video Games (\$5 additional)

Guest Name _____

\$25 first guest / \$40 additional guests (includes \$1 for PAC)

☐ Unlimited Video Games (\$5 additional)

☐ 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 Meeting
P.O. Box 22070
Honolulu, HI 96823-2070

Signature _____

(only required if authorizing payment via withdrawal from Savings)

Reservation deadline is March 9, 2019



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

Washington's Birthday, Feb. 18
Closed

Memorial Day, May 27
Closed

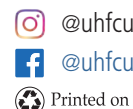
Board Members

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

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 23, 2019
Time:	10:00am (with light refreshments)
Location:	UHFCU 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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Credit union members have more to love:
Get \$100 for every new line activated with Sprint®

