

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2019

## INTRODUCING

# Mobile Wallet

The University of Hawaii FCU is excited to offer a new payment experience for UHFCU credit and debit cards.

Use **Apple Pay™**, **Google Pay™**, and **Samsung Pay™** with our NEW Mobile Wallet Service.



## COMING SOON!

Visit [UHFCU.com/mobile-wallet](http://UHFCU.com/mobile-wallet) for updates.

*Learn more about Mobile Wallet on Page 2*

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UHFCU Proudly Supports UH Athletics

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## SCRATCH AND SAVE Auto Loans!

Scratch an Auto Loan rate as low as... **1.49% APR\***  
Offer expires May 31<sup>st</sup>

**Don't forget to scratch your postcard or play our online game!**



UNIVERSITY OF HAWAII  
FEDERAL CREDIT UNION  
UHFCU.COM

## Need another code?

Stop by any branch or contact us today!

### Auto Buying Tip

Get pre-approved with us BEFORE you go to the dealer. That way, you can shop with the confidence of a cash buyer. For details or to get pre-qualified, call 983-5500 or go online to [UHFCU.com](http://UHFCU.com) for **INSTANT APPROVAL\*\***

\*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 2 in 100; 2) 2.49% Instant Rate is 9 in 100; 3) 2.99% Instant Rate is 1 in 5; 4) 3.49% Instant Rate is 1 in 5; 5) 0.75% Rate Discount is 17 in 50; and 6) 0.50% Rate Discount is 3 in 20. Rate discount applies to applicant's qualifying rate. Applications must be received between 4/1/19 and 5/31/19. Loan must fund by June 30, 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. \*\*Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.

## WIN AN iPad

Use CheckSnap Mobile Deposit  
Runs 4/1 – 5/31



**Snap. Deposit. Win!** For each check you deposit using CheckSnap (up to 5 per month), you'll automatically be entered for a chance to win an iPad.\* The more you use CheckSnap, the higher your chance of winning!

### Disclaimer:

\*NO PURCHASE NECESSARY. Runs 4/1/19 to 5/31/19. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at [UHFCU.com](http://UHFCU.com) and our branches.





**UNIVERSITY OF HAWAII**  
FEDERAL CREDIT UNION  
UHFCU.COM

**REDEEM POINTS FOR FLIGHTS ON  
SOUTHWEST  
OR  
HAWAIIAN**  
VISA PLATINUM PLUS CREDIT CARD FROM UHFCU



**FLEXIBLE  
TRAVEL  
REWARDS**

**ELEVATE YOUR  
REWARDS EXPERIENCE**  
Earn points on every purchase  
towards gift cards, merchandise,  
travel and more! Plus, redeem  
points for flights on multiple airlines!

**No annual fee. No balance transfer fee. Fixed 8.50% APR.\*\***  
Apply now at **UHFCU.com** or call **(808) 983-5500**

\* Please visit [www.dreampoints.com/uhfcu](http://www.dreampoints.com/uhfcu) for more details.  
\*\* Annual Percentage Rate (APR).

## UHFCU Proudly Supports Senior Athletes

UHFCU is proud to sponsor Senior Nights for all UH sports. Senior Athletes receive a lei and paddle courtesy of your Credit Union.



## UHFCU Mobile Wallet (continued)

### What is Mobile Wallet?

Our Mobile Wallet service provides a secure & convenient way to pay for purchases using your UHFCU debit or credit card right from your mobile device. Simply add your card information into your mobile device's payment app (Apple Pay, Google Pay, or Samsung Pay) and you're ready to pay with even more speed & security than a plastic card!

### Where is Mobile Wallet accepted?

Shop in-store at merchants like Longs Drugs, Target, Starbucks, McDonald's, and more! Look for these contactless payment symbols in stores, in apps, or on the web:



### How do I pay with my device?

If the in-store merchant does accept contactless payment, simply open your payment app, select your UHFCU credit or debit card, and place your device near the terminal until your device confirms your payment. It's that easy! For more detailed instructions on paying with your specific mobile device, please visit [UHFCU.com/mobile-wallet](http://UHFCU.com/mobile-wallet).

### How secure is Mobile Wallet?

Rest assured that your information is protected by multiple layers of security and that your card number is never shared during any transaction. Instead, a temporary code is issued in its place, similar to the way EMV chip cards work. Users are also authenticated by the PIN, touch or facial ID capabilities of your mobile device to ensure even greater security.

**COMING SOON!**

Visit [UHFCU.com/mobile-wallet](http://UHFCU.com/mobile-wallet) for updates.





## UH Baseball – Senior Night Sunday, May 19<sup>th</sup>

### Throw the first pitch at the game!

We're giving ONE lucky member the chance to throw the pitch of his/her dreams!\* You'll also receive two free tickets to the game, a t-shirt, and \$20 for food/drink. You simply need to register for the contest by Saturday, May 11th.

**REGISTER TODAY!**

<b>Secure Message</b> Send us a message in Online Banking	<b>Call Us</b> (808) 983-5500	<b>Visit Us</b> Any Branch Location
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\* NO PURCHASE NECESSARY. Runs 4/29/19 to 5/11/19. You must register to participate. Subject to full official rules available at UHFCU.com and our branches.

## 63<sup>rd</sup> Annual Meeting & Member Appreciation Event

**O**n March 23rd, we welcomed members for an evening of great food, fun games, and prizes, including a \$500 Travel Certificate! This year, we held our Annual Meeting at Dave & Buster's where members received a buffet dinner and a \$20 Power Card for a night of family fun! We hope to see you for next year's 64th Annual Meeting & Member Appreciation event.



**\$500**  
Grand Prize Winner  
Nicholas Bottom

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**MEMBER COMMENT**

“I enjoyed the food at last night's dinner--the salad was refreshing, the tenderloin with gravy was delicious, and the blackened salmon was tasty. I took seconds.”

### Board of Directors for 2019 to 2020

Edward Yuen – Chairman\*  
Sylvia Higashi – Vice Chairperson  
Barbara Kawamoto – Treasurer  
Michael Unebasami – Secretary  
Kenji Sumida – Director\*  
Clifford Togo – Director\*  
David Ching – Director\*

*Congratulations to Clifford, Kenji, and Edward! All were elected to 3-year terms as Board of Directors at our 2019 Annual Meeting. Congratulations also to David, who was elected by acclamation for a 1-year term.*



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

**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

Memorial Day, May 27  
*Closed*

Independence Day, July 4  
*Closed*

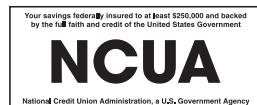
## Board Members

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.



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## Ask about our POPULAR, Unique Home Loan!



### 3.000% | 4.117% APR\*

Our popular 5/5 Adjustable Rate Mortgage gives you the benefit of a lower rate – with payments made over a 30-year term.

Loan Amount Example	\$400,000
Est. Monthly Payment	\$1,686.42
Length of Payments	30 YEARS

Apply online at UHFCU.com, call (808) 983-5555 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 \$4,895 of lender fees and 30 days of prepaid interest for our 5/5 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 \$726,525.00 for a single family dwelling. For the 5/5 Adjustable Rate, the initial rate is fixed for 5 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 4/29/19. Rates are variable and subject to change. Standard underwriting guidelines will apply. \*\*Monthly payment not including taxes and insurance.