

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2019

Mahalo for Voting **UHFCU** one of "Hawaii's Best" Credit Unions, **AGAIN!**



BACK 2 BACK



For the second consecutive year, the University of Hawai'i Federal Credit Union (UHFCU) has been voted as a finalist for the 2019 "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 thrilled to once again be recognized as one of Hawai'i's Best credit unions," said UHFCU President and CEO Travis Bow. "To be selected two years in a row is a tremendous honor, and we are humbled by the loyalty and support our members have shown us. It is a pleasure to provide our members a smarter way to bank, and we are excited to once again prove ourselves worthy of the title of 'Hawaii's Best.'"

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Sprint Rewards

WIN AN iPad

Use CheckSnap Mobile Deposit
Runs 8/1 - 9/30



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 8/1/19 to 9/30/19. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.

NEW YEAR, NEW GEAR!

Back-to-School • Debt Consolidation • Travel

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

3.99% APR**
3-YEAR TERM

Gear up for the new school year! Whether it's school supplies, books, computers, tablets, or new clothes, we can help you get what you need for your student to succeed. Or, simply use the funds to consolidate higher-interest rate debt or to finally 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. Percentage includes 0.25% reduction for automatic payment. 3.99% rate applies to 36-month (or less) Personal Loan and is the lowest rate available. 1.00% discount off qualifying rate applies to applicants with credit scores between 625 and 699. \$25,000 maximum loan amount. Automatic payments and new or existing UHFCU Checking account required to qualify for special rate. Offer begins 8/15/2019 and ends 9/30/2019. Loan must fund by 10/5/2019. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$10,000 at 3.99% for 36 months would have a monthly principal and interest payment of \$295.20. Rates, programs, terms, and conditions are subject to change at any time without any notice. Certain restrictions apply. Same-day funding possible for applications received prior to 12pm each business day, Monday through Friday. Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.

Identity Theft and Technology – Social Media



A recent study put together by The Javelin Group had some disturbing findings: The incidence of identity theft was up 13 percent compared to the previous year. The total amount stolen was about the

same, but the thieves successfully scammed more people.

Facebook and LinkedIn users take heed: The study found that there were specific factors that put social media users at elevated risk of getting scammed:

- 68 percent of social media users publicly shared their birthday.
- 63 percent shared the name of their high school.
- 18 percent shared their phone number.
- 12 percent shared their pet's name.

All of the above information represents the kinds of things a company would use to verify your identity, according to the study's authors. In some cases, scammers have been known to bluff their way through customer service representatives to get access to other important information – and even wipe out entire accounts. When young or vulnerable people share this information, it could make them more susceptible to stalkers or sexual predators.

The Smartphone Factor

The study also found that smartphone users were a third more likely to be victims of identity theft than non-smartphone users. This doesn't mean, necessarily, that smartphones are to blame. But it does seem to indicate that the people who use smartphones are doing something to make them more vulnerable or attractive to scammers.

What can you do to avoid being a victim?

- Password protect your phone.
- Don't use credit cards for Internet transactions over public networks. Thieves have "sniffers" that can extract that data.
- Don't store credit card numbers or bank account information on your laptop.
- Use different passwords for mobile banking apps on your phone than passwords you do for your phone and email.
- Promptly report any suspicion that your sensitive personal information has been compromised.
- Keep documents that list Social Security numbers off of your laptop, or encrypt that data if you do store there.
- Keep private information private. If any company uses specific information about you to verify your identity – your mother's maiden name, pet names, birthdays, etc., keep it off Facebook and any other social media site.
- If your mother is on your Facebook page and uses her maiden name, plus you share your date of birth, you are a prime candidate for ID theft.

Congratulations to our CheckSnap Contest Winner!



Corrie Oshiro, winner of our CheckSnap iPad Contest

Not only did Corrie save time and effort by depositing her checks using CheckSnap, she also won an iPad! Mahalo to everyone for participating in our CheckSnap iPad Contest!

Wish you were Corrie? The good news is that we have another CheckSnap iPad Contest going on NOW! Use CheckSnap between now and September 30, and you could be a winner just like Corrie!

Green Auto Loan Go Green, Get Green

As low as
1.70% APR*
36 Months

Get special discounted auto loan rates on fuel-efficient vehicles! If your car gets more than 30 miles to the gallon (city), you're eligible for a special discount of 0.50% below UHFCU's current auto rates!

*Apply online at UHFCU.com, call (808) 983-5500
or stop by any of our branches!*

*Annual Percentage Rate (APR). Subject to credit approval. Actual rate received is based on your credit qualifications. For vehicles rated for 30 miles to the gallon (city) and higher. Offer may be modified or cancelled at any time. Refinancing of existing UHFCU loans or lines-of-credit do not qualify for this offer. No other rate discounts apply.

Mobile Wallet is Here *The Smarter Way to Pay*

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

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.



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.

"Make Manoa Yours" Scholarship Contest



Earlier this year, we partnered with our friends at Hawaii News Now and the University of Hawai'i at Manoa to offer one lucky incoming UH Manoa student FREE resident tuition for the Fall 2019 semester. The social media contest, which was open to incoming Fall 2019 freshman, asked entrants to upload a photo or video that reflected how they made the University of Hawai'i "yours."

Megan Kaneshiro, a then Kaiser High School senior, was selected after submitting a photo that focused on how UH carries a special place in her heart because of her family's history attending UH sporting events.

Kaneshiro was awarded her scholarship at a surprise ceremony hosted by Hawaii News Now, featuring the UH band, UH cheer team, UH Manoa President David Lassner, and UHFCU CEO/President Travis Bow, while her unsuspecting parents looked on.

"It is inspiring to see such a talented, driven and outstanding young person such as Megan receive the opportunity to pursue her academic goals," said Bow. "UHFCU was founded upon the legacy and critical importance of the UH System education as well as giving back to our members and the local community. We're pleased to award tuition to such a deserving recipient."





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

Labor Day, September 2
Closed

Columbus Day, October 14
Closed

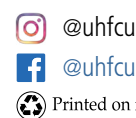
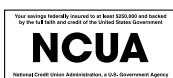
Board Members

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, September 28, 2019
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:	Christopher Dang, 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 Christopher Dang, 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 FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®

For more information, go to LoveMyCreditUnion.org/Melvin