

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2019

## 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 Sweepstakes

Enter to win **1 of 5 Trips for 2 to the Neighbor Islands!\*\***



#### Enter to win in 2 steps:

1. Register online, over the phone, or at any branch

Let us know you want to be entered in the contest!

2. Make at least **\$1,000 in purchases** in November or December with your UHFCU Platinum Plus credit card. You'll earn an entry for each calendar month you spend \$1,000+.

**Just in time for holiday shopping!** All purchases from Nov. 1st to Dec. 31st are eligible.

**Apply today!** Receive an **instant decision** at [UHFCU.com](http://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 11/1/19 and ends 12/31/19. Loan must fund by 1/4/20. 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.

\*\*Sweepstakes: Primary cardholders will receive one (1) entry after they use their UHFCU Platinum Plus credit card to make one thousand dollars (\$1,000) in purchases between 11/1/19 and 11/30/19. Primary cardholders will receive one (1) additional entry for making one thousand (\$1,000) in purchases between 12/1/19 and 12/31/19. Up to two (2) entries per card. Balance transfers, cash advances, and returns do not qualify. Account must be opened and in good standing as of 12/31/19 to qualify. Five (5) winners will receive a \$300 travel gift card. Additional restrictions may apply. Offer and terms subject to change without notice. Please visit a branch or [UHFCU.com](http://UHFCU.com) for full Official Rules.

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2019  
ANNUAL MEETING

*save the date*

**Sat., March 28, 2020**

**We're streamlining the Annual Meeting!** Rather than hosting a dinner at this event, we will simply recap the year as well as hold the Board of Directors vote at our McCully Branch.

Going forward instead of a single "celebration," we're planning **several exciting member appreciation events and contests** throughout the year! Be on the lookout for details coming soon!





## International Credit Union Celebration

### Local Service. Global Reach.

Thursday, October 17 marked the 71st anniversary of International Credit Union Day. This year's theme was **"Local Service. Global Reach."** It encapsulates how the cooperative spirit of credit unions has led to life-changing opportunities for people all over the world who've wanted to start small businesses, own a home or continue their education but were denied access to other financial institutions.

Credit unions everywhere celebrated the history and success of the **"People-not-Profit"** philosophy. We took part by holding a two-day fair at our McCully Branch, featuring local goodies, snacks, and services. This year also included Krispy Kreme Doughnut and Jamba Juice fundraisers to benefit Aloha United Way. **Mahalo to all our members who stopped by to help us celebrate the credit union difference!**



### Tips to Protect Your Identity During the Holidays

Some people love taking what doesn't belong to them. During the holidays, be extra careful to ensure you're keeping your finances safe from those who are "naughty."

**Keep an eye on your credit report:** Check regularly! If a thief opens up an account in your name, it's an easy red flag to detect. Many sites provide free credit reports these days, so it's easy to keep tabs on it.

**Don't toss it, shred it:** Anything you throw out that contains account numbers, banking information, or social security numbers would be highly desirable to a thief. Not sure if your info is at risk? Skip the trash can and put it in the shredder instead.

**Be cautious online:** Phishing is when a cybercriminal defrauds you of sensitive information by posing as a legitimate company

that you trust. Don't click a link in an email that's asking for personal information. Contact the company directly. Also, make sure you're not doing sensitive things like logging into Online Banking from a coffee shop's unsecured Wi-Fi.

**Update your passwords:** "Password" is not a password. Baseball123 isn't either. It's time to make better passwords. Think of a phrase or question like, "Can LeBron win a championship in LA in the next 3 years?" Then use the initials, symbols, and numbers to create your password. That would look like this: "CLWacILAtn3y?" No one can guess that one. According to howsecureismypassword.net, it would take a computer about 415 million years to crack that password.

*For more information, visit [cuinsight.com](http://cuinsight.com).*



## 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](http://www.hawaiiathletics.com).
2. Click on 'Tickets' and then click on 'Purchase Tickets Online'.
3. Enter Promo Code: **UHCORP19**

## Credit Card Comparison *Dare to Compare!*

**Did you know?** Our UHFCU Visa Platinum Plus credit card has the **lowest rates** and the **least fees** among the top local banks' credit cards... Not to mention a flexible rewards program with points redeemable for flights on multiple airlines! Those are just some of the many benefits our members get from banking with UHFCU!

<i>Data accurate as of 10/16/2019</i>	 <b>UHFCU Visa Platinum Plus</b>	Bank of Hawaii Hawaiian Airlines	American Savings Bank Unlimited	First Hawaiian Bank Bank Priority Destinations
Annual Percentage (APR)	<b>8.50% APR Fixed</b>	17.99%, 21.99%, or 26.99% APR based on credit worthiness	18.24% - 24.24% APR Variable based on Prime Rate	16.24% or 18.00% APR Variable based on Prime Rate
Annual Fees	<b>No Annual Fee</b>	\$99	\$39 (None for the first year)	Up to \$50
<b>Transactions Fees</b>				
Balance Transfers	<b>None</b>	\$5 or 3% of the transfer (whichever is greater)	\$10 or 5% of the transfer (whichever is greater)	\$5 or 5% of the transfer (whichever is greater)
Cash Advance	<b>None</b>	\$10 or 5% of each cash advance (whichever is greater)	\$15 or 5% of each cash advance (whichever is greater)	\$10 or 5% of each cash advance (whichever is greater)
Foreign Transaction	<b>1% of each transaction in U.S. Dollars</b>	0% of each transaction in U.S. Dollars	3% of each transaction in U.S. Dollars	3% of each transaction in U.S. Dollars
<b>Penalty Fees</b>				
Late Payment	<b>Up to \$15</b>	Up to \$39	Up to \$39	Up to \$39
Returned Payment	<b>Up to \$25</b>	Up to \$39	Up to \$35	Up to \$39

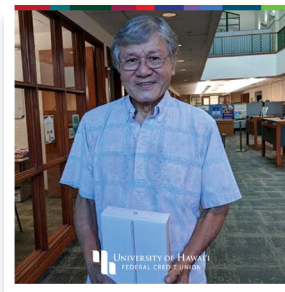
### Congratulations to our iHeartRadio Music Festival Flyaway Winner!



*Michael Rivers, winner of our iHeartRadio Music Festival Flyaway*

Michael Rivers won a trip for two to the iHeartRadio Music Festival in Las Vegas simply by having a UHFCU Checking account and commenting on our Instagram post! Follow us on Facebook and Instagram (@UHFCU) for more fun and exciting offers from UHFCU.

### Congratulations to our CheckSnap Contest Winner!



*Almon Liang, winner of our CheckSnap iPad Contest*

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

## 2020 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 11, 2019 by e-mailing [nominations@uhfcu.com](mailto:nominations@uhfcu.com)*





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

*\*Subject to change. Visit [UHFCU.com](http://UHFCU.com) for current hours.*

## Holiday Schedule

Veterans' Day, Nov. 11

*Closed*

Thanksgiving Day, Nov. 28

*Closed*

Day after Thanksgiving, Nov. 29

*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 20

*Closed*

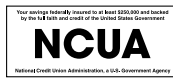
## Board Members

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



**2.00 % APR\***  
Fixed for **2 years**

**5.50% 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](http://UHFCU.com), call (808) 983-5555 or stop by any of our branches!

\* 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 5.50% as of October 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, must apply for a new UHFCU home equity line of credit between October 1, 2019 and December 31, 2019, and fund by January 31, 2020. 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.