

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2020

## MEMBER APPRECIATION EVENT

Join us Saturday, March 21st!



**When:** Saturday, March 21st @ 8am

(Note: Buffet opens at 7:30am)

**Where:** Jade Dynasty (Ala Moana Center)

1450 Ala Moana Blvd #4220, Honolulu, HI 96814

**Tickets:** \$15/person (FREE parking)

PLUS, receive a **UHFCU Insulated Tote Bag** at the door!

Join us for our first Member Appreciation Event of the year at KSSK's legendary Saturday Morning Show!

Enjoy a breakfast buffet, live entertainment, and the chance to win prizes, including a trip to Las Vegas! Bring your family & friends and attend!

**Reserve your seats by March 16th!** Call (808) 550-9299 to make your reservation.

Please include the following:

Your Full Name, Your Guest's Name (If you are bringing a guest), Phone Number, Email (optional)

**Buffet Breakfast**  
Chinese / American  
breakfast buffet for  
only \$15!\*

**Fantastic Prizes**  
Chance to win  
prizes, including a  
**Trip to Las Vegas!**

**Live Entertainment**  
Experience a live recording of  
the KSSK Saturday Morning  
Show with **Perry & The Posse.**

\*Each member may bring one non-member for an additional \$15. Any additional non-members are \$25 (or they can join UHFCU!). Participation is limited to the first 200 attendees, so RSVP early! Visit UHFCU.com for details.

## Coming Soon – Mānoa Marketplace Branch



mānoa  
MARKETPLACE

We're pleased to announce our newest branch is coming soon to Mānoa Marketplace. The new location is designed to better accommodate UHFCU's growing membership in the Mānoa community and will feature the latest and greatest in-branch technologies. "We are thrilled to expand our footprint into the heart of Mānoa valley," said UHFCU President and CEO, Travis Bow. "As the only credit union in the area, we're excited to serve the financial needs of our members and the Mānoa community." The new branch, slated to open in the 1st quarter of 2020, will be located in Mānoa Marketplace next to Subway.

## Inside

- 2 Coming Soon  
New Online &  
Mobile Banking  
  
Refer-A-Friend for \$50  
  
#MakeManoaYours  
Scholarship Contest
- 3 Auto Loan Special  
  
Credit Card Neighbor  
Island Sweepstakes  
Winners  
  
How to Set Up Direct  
Deposit  
  
Absentee Ballot Voting  
Procedures
- 4 Regular & IRA  
Certificate Rates  
  
Free Estate Planning  
Seminar



2020  
ANNUAL MEETING

**Sat., March 28, 2020**  
**10:00 am @ McCully Branch**

Join us as we recap the year as well as hold the Board of Directors vote (Pg. 3). PLUS, receive a FREE GIFT for attending the meeting. See you there!



## Coming Soon – NEW Online & Mobile Banking

This spring, UHFCU will ‘graduate’ to new and improved Online & Mobile Banking services! With the conversion, members can expect numerous upgrades to their digital banking capabilities at home and on the go.

Members will get the latest & greatest features and state-of-the-art convenience so you can truly experience ‘The Smarter Way to Bank.’ We’re excited about the upcoming upgrades and hope you are too!

Be on the lookout for updates on our conversion schedule and checklist to help you prepare for the upcoming conversion.

**NEW!**

### – Refer-A-Friend – Earn \$50 For You, \$50 For Them

When you Refer-A-Friend to open and use a new UHFCU Checking Account!

#### How to Refer-A-Friend:

- 1. Register Online.** Register at [referlive.com/uahfcu](https://referlive.com/uahfcu).
- 2. Invite Your Friends.** Provide the contact information and a valid email address for each friend/family you are referring OR share your personal link via Social Media. You may also download the ReferLive mobile app from Google Play and the Apple App Store to make referring even easier!
- 3. Get Rewarded.** Receive a \$50 Visa Reward Card after your referrals complete account requirements. The more friends you refer, the more you can earn – up to \$500 per year!

Get a \$50 Visa Reward Card when your friend opens a new checking account and completes the following within 60 days of account opening: Completes five (5) UHFCU debit card purchases totaling at least \$50 AND enrolls in eStatements. This offer is available to new UHFCU members who open a new UHFCU checking account within 90 days of establishing membership. Membership eligibility requirements and other restrictions may apply. For more information on Refer-A-Friend, visit [UHFCU.com](https://UHFCU.com).

## #MakeManoaYours Scholarship Contest



Apply to **UH Mānoa**  
and you could win a  
**FREE year!**

Courtesy of University of Hawai'i  
Federal Credit Union

Attend UH Mānoa this fall and **#MakeManoaYours**



Attention UH Mānoa applicants! You could win a FREE YEAR of tuition courtesy of University of Hawaii Federal Credit Union. We've partnered with our friends at Hawaii News Now and the University of Hawaii at Mānoa (UH Mānoa) to offer one lucky incoming UH Mānoa student **FREE resident tuition for the Fall 2020 & Spring 2021 semesters.** To enter, simply follow three easy steps:

Enter to **#MakeManoaYours**

- 1. LIKE** University of Hawaii at Mānoa on Facebook
- 2.** Fill out the entry form on Hawaii News Now Facebook page
- 3.** Upload a photo or video that reflects why the University of Hawaii at Mānoa is special to you. Or, post your photo/video on Facebook or Instagram using the hashtags **#MakeManoaYours** and **#HNN.**

Contest ends March 1, 2020.

To learn more about the Make Manoa Yours Contest, please visit: [UHFCU.com/Make-Manoa-Yours](https://UHFCU.com/Make-Manoa-Yours).



# Auto Loan ONLINE ONLY SPECIAL

Apply online to get an Auto  
Loan rate as low as

# 1.49% APR\*

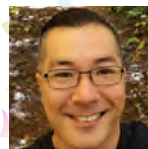
for 36 Months

Wave goodbye to dealer rates with our limited-time Auto Loan sale! Throughout February, you could get an Auto Loan rate as low as 1.49% APR for 36 months when you apply online or through our mobile app.

For details, visit any branch, call 983-5500  
or go online to [UHFCU.com](http://UHFCU.com).

\*Annual Percentage Rate (APR) is the lowest rate available. Percentage includes required 0.25% reduction for automatic payment. Applications must be submitted online to qualify for this promotion. Sample monthly payment on a \$10,000 loan with 1.49% APR for 36 months would be \$284.20. Higher rates may apply depending on term and credit history. Applications must be received between 2/1/20 and 2/29/20. Loan must fund by March 14, 2020 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. 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. This promotion cannot be combined with any other offers. Rates and offer are subject to change without notice. No purchase necessary.

## Congratulations to our Credit Card Neighbor Island Sweepstakes Winners!



Derek Namihira, Nathan Becker, Joy Kobashigawa Lewis,  
Kimberly Abaricia, and Jai Li, winners of our  
Credit Card Neighbor Island Sweepstakes

These five lucky members each received a neighbor island round-trip simply by registering for the contest and spending \$1,000+ on their UHFCU Credit Card in November or December. Be on the lookout for more fun and exciting offers from UHFCU! For more information on our Credit Card, please visit [UHFCU.com](http://UHFCU.com).

## 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.

SAMPLE CHECK			0001
		Date	
Pay to the Order of		\$	
			Dollars
Memo			
⑆ 321379656	⑆ 0000000000	⑆ 0001	
↑ UHFCU'S Routing Number	↑ Your 10-Digit Account Number		

## Absentee Ballot Voting Procedures

Voting for two (2) seats on the Board of Directors is taking place at our Annual Meeting to be held this year on March 28, 2020 at our McCully Branch. 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](mailto: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 23, 2020**.

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 2020–2021 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



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  
for current hours.*

## Holiday Schedule

Washington's Birthday, Feb. 17  
*Closed*

Memorial Day, May 25  
*Closed*

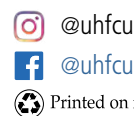
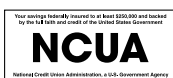
## Board Members

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

## Build Your Nest Egg with a Certificate



18-Month	now <b>1.75%</b> APY*
39-Month Special*	now <b>2.00%</b> APY*

*Enjoy the safety and security of knowing your deposits are  
federally insured and will not lose value. Available for both  
Regular and IRA Certificates.*

\*Annual Percentage Yield (APY) accurate as of 11/25/2019. \$500 minimum balance for Regular Certificates. \$10,000 minimum balance for Special Certificates. IRAs have contribution limits set by the Federal Government. Available for new money only. Dividends compounded and credited monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. May not be combined with other rates or offers. Offer, terms, and rate subject to change without notice.

## 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 14, 2020
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](mailto: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
------------------	-----------------------------	----------------