

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2020

## MĀNOA MARKETPLACE BRANCH GRAND OPENING



On March 12 (National Popcorn Lover's Day), the Mānoa Marketplace Branch officially opened its doors to the Mānoa valley community. The 3-day grand opening celebration included a traditional Hawaiian blessing and maile lei untying guided by Kahu Kordell

"Mahalo to the hundreds of members who visited with us for our grand opening celebration," said UHFCU President & CEO, Travis Bow. "We were thrilled to see such a tremendous turnout to our grand opening, and we look forward to continuing to serve you and the entire Mānoa community for years to come."



Kekoa, as well as giveaways, exclusive specials, and, of course, popcorn!

The Mānoa Marketplace branch was designed to accommodate UHFCU's growing membership in the Mānoa community. It features the **latest and greatest in-branch technologies**, including a cutting-edge interactive wall display.

*Please visit [UHFCU.com](http://UHFCU.com) for the current branch operating hours.*

## UHFCU PANDEMIC LOAN RELIEF



As our islands continue to overcome the impact of the COVID-19 pandemic, UHFCU offers support to those who have been affected. With thousands of local families impacted with little to no warning, we are providing **temporary relief on existing loans**, with no-fee **skip-a-pay programs**, in addition to an **emergency assistance loan**.

If you would like to take advantage of our loan assistance programs, please call or e-mail us immediately (**please do not visit a branch unless absolutely necessary**).

Visit [UHFCU.com/coronavirus](http://UHFCU.com/coronavirus) to learn more about our financial assistance programs.

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Sprint Offer



## Use CheckSnap Mobile Deposit

*Runs 5/1 – 6/30*

**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!

\*NO PURCHASE NECESSARY. Runs 5/1/20 to 6/30/20. 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.

## A MESSAGE TO OUR MEMBERS

### COVID-19 UPDATE

As the impact of COVID-19 is felt across the globe, we'd like to assure you UHFCU continues to operate and is here to serve your financial needs. During this rapidly evolving situation, our main priority is the health, safety, and well-being of our staff and member-owners.

#### ENHANCED SAFETY PRECAUTIONS

We continue to improve our protective measures actively. In addition to **enhanced sanitization** measures and air purifiers, we have installed custom **plexiglass sneeze guards** and barriers at the teller lines and offices. We also wear **protective face masks** (we ask that you do the same) and have a **concierge table** to greet and guide you. That said, **the best safety measure would be to remain at home** and practice "safe banking," as outlined below.



#### SAFE BANKING OPTIONS

We encourage you to use self-service and non-contact options to fulfill your banking needs.

- Use UHFCU's **Online and Mobile Banking services** to check balances, pay bills online, make payments, transfer funds, or deposit checks.
- Rather than branches, visit any of the **375+ surcharge-free ATMs** (both First Hawaiian Bank and American Savings Bank) available throughout the islands to withdraw cash. Remember to sanitize your hands afterward.
- Utilize our **digital methods to sign your UHFCU paperwork** (example: loan documents) in just a few minutes online.
- If you must visit retailers, **use contactless mobile phone payments** with your UHFCU debit and credit card. We support Apple, Google, and Samsung Pay services.

**We're happy to help you get started!** We've developed easy-to-follow instructional videos available at [UHFCU.com/coronavirus](https://UHFCU.com/coronavirus) (scroll to the bottom of the page). Alternatively, feel free to call us at (808) 983-5500, and we'll walk you through using the services.

#### SHARED BRANCH OPTIONS ARE LIMITED

While we remain open and are accepting Shared Branch transactions, many other credit unions (including Hawaii State FCU, HawaiiUSA, and Aloha Pacific FCU) have decided to either **stop accepting Shared Branch transactions or accept them only at certain locations**. Shared Branching transactions are still being accepted for our members at our **McCully and Manoa Marketplace Branches**. Please visit [UHFCU.com](https://UHFCU.com) for the latest available Shared Branching locations.

#### ONGOING PANDEMIC UPDATES

We continue to monitor the situation closely and evaluate additional measures to support our members and the community. Please **continue to check your e-mails** from us and visit [UHFCU.com](https://UHFCU.com) for regular updates and to submit your questions online.

Thank you for your patience and trust in UHFCU. Please know we are thinking of you and your families, and we will do our best to support you through these challenging times.

Sincerely,

**Travis Bow**

*President & CEO*



## BE AWARE OF COVID-19 SCAMS

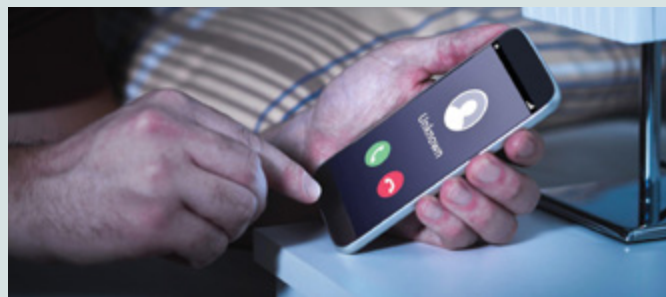
1. **The fake cure scam.** Scammers are peddling bogus cures and vaccines. If you're offered a drug or vaccine to fight coronavirus — especially by a company you've never heard of — you're looking at a scam.

2. **Phishing emails from the “World Health Organization” (WHO).** Scammers are sending out emails that appear to be from the WHO but are really an attempt to get you to share personal information.

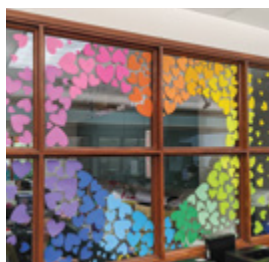
3. **Fake charities.** Everyone wants to help those stricken by the virus, but be sure to check out the authenticity of a charity before making your donation.

4. **Malicious websites.** Scammers have set up websites full of information on COVID-19 intending to gain access to your device. Don't download any links or open attachments from non-reputable sources.

5. **Fake funding scams.** Criminals invent a “research team” supposedly on the verge of discovering a cure for COVID-19 — they just need your donation. Of course, all funds donated to this alleged team will go directly into the scammers' pockets. Only donate to verified causes.

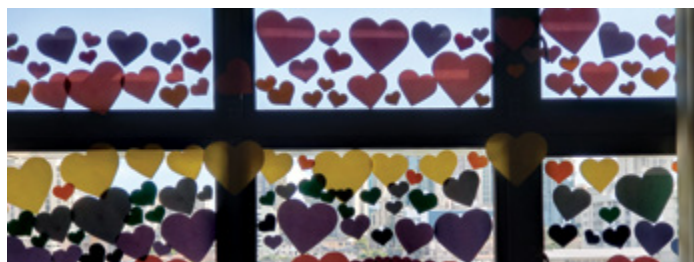


## A WORLD OF HEARTS

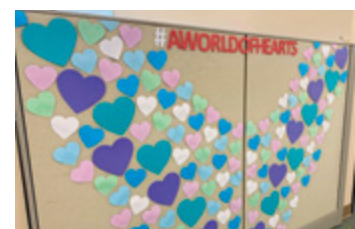


Since its humble beginning in a North Dakota window, “A World of Hearts” has become a movement that people around the world are doing to help people maintain a positive mindset during a period of social distancing – papering windows with hearts, flowers, and uplifting messages. From that one house, the #aworldofhearts

Facebook group now has more than 546k followers!



Nationally, many credit unions have joined in. Locally, the Waikiki hotels are among those already showing their support. UHFCU is proud to take part in these efforts to spread love, hope, and positivity to each other, our members, and the community during these challenging times.



## COMING SOON NEW ONLINE & MOBILE BANKING



In just a couple months, 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.



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

**Main Branch**  
2019 South King Street  
Honolulu, HI 96826  
(Entrance on King St. – Right Side)

**Mānoa Marketplace Branch**  
2752 Woodlawn Drive, Suite 5-107  
Honolulu, HI 96822  
Between Subway & Brug Bakery

**Mānoa Campus Center Branch**  
UHM Campus Center  
2nd Level – Next to Cafeteria

**West Oʻahu Campus Branch**  
UH West Oahu Campus Center  
1st Level –  
Next to Student Services Office

## IMPORTANT NOTICE

Due to the COVID-19 pandemic, **our branch hours and availability have changed.** Please visit [UHFCU.com](http://UHFCU.com) or call (808) 983-5500 for the current hours.

## HOLIDAY SCHEDULE

Memorial Day, May 25  
*Closed*

Independence Day, July 3 (Observed)  
*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.

**Puʻukū:** In old Hawaiʻi, someone to whom you entrusted all your worldly goods and valuables.



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## ESTABLISH A READY CASH RESERVE HOME EQUITY SPECIAL – LIMITED TIME ONLY

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

**4.75% APR\***  
Current Variable Rates After  
First Two Years

With a Home Equity Line of Credit (HELOC), you'll enjoy a ready cash reserve available whenever you need it. Plus, you pay interest only on what you borrow! Contact us today to see how your home's equity can prepare you for life's surprises.

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 4.75% as of March 3, 2020. 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 Hawaiʻi. 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 April 1, 2020 and June 30, 2020, and fund by July 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.

**Hey credit union members! Claim your cash.**

**Get cash >**



Love My Credit Union® rewards



Cash via deposit. \$100/line, max 2 lines. Req. new line of service and online registration.