

Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2020

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	Estimated Payment
\$10,000	2.99%	12 months	\$846.89
\$10,000	3.21%	24 months	\$430.74 ✓

SALE ENDS 12/31

Apply today! Receive an *instant decision* at 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. \$15,000 maximum loan amount. Offer begins 11/1/20 and ends 12/31/20. Loan must fund by 1/6/21. 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.

Credit Card

Only

8.50% APR**

ON ALL PURCHASES!

*The gift that keeps on giving,
Every day, all year!*



- Low, fixed rate
- No annual fee
- No balance transfer fee
- Rewards program for travel and merchandise
- And more!

**Annual Percentage Rate.

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THREE-PEAT!

WE'RE HAWAII'S BEST, AGAIN!

We're humbled and honored to be selected as a "Hawaii's Best" finalist for the **third consecutive year**.

Awarded annually by the Honolulu Star-Advertiser, "Hawaii's Best" is a collection of Hawaii's favorite businesses and services as chosen by its 500,000 plus readers.

Mahalo for your support!

International Credit Union Celebration



Thursday, October 15 marked the 72nd anniversary of International Credit Union Day. This year's theme was **"Inspiring Hope for a Global Community."** It reflects how credit unions contribute to a brighter future by providing financial empowerment to people worldwide through financial services, education, and support. We're proud to play a role in contributing to that future!

This year, as your favorite progressive credit union, we tried something new... again! We've all enjoyed inviting crafters and

our members to our McCully Branch over the years. However, due to the COVID pandemic, we did not want to encourage physical gathering. So, we worked with our friends at **808 Craft and Gift Fairs** (check them out on Facebook) to hold VIRTUAL FAIRS on August 17 & 18th. The virtual fairs featured local crafts, goodies, giveaways, and our Amazon Gift Card Sweepstakes. **Mahalo to all our members who participated to help us celebrate the credit union difference!**

Easy ways to save for the future (Peace Out, 2020!)

There are a lot of reasons to save your money. You need money to retire one day, your car isn't going to last forever, and you might be ready to buy your first (or fourth) house. Whatever reason you're coming up with, we bet it's important to you. Saving money isn't always easy (especially when you're first starting out after college), but if you have a savings goal, here are some tips for helping you get there...

TAKE ADVANTAGE OF OPPORTUNITIES

If your company has a 401(k) matching program, that's an opportunity. Whatever the maximum match amount is, consider contributing at least that amount. It's literally free money. And if you're just starting your career, the funds will grow even more over the years due to compounding interest and gains. It's virtually a no-brainer, but (as always) consult your tax advisor if you have any questions.

HIDE IT FROM YOUR CHECKING ACCOUNT

Another simple idea for beefing up a savings account is to send a portion of your direct deposit directly into your savings account.

Even something as small as 10% will add up quickly, especially if you don't check the balance every week. Again, once you get used to the 90% that's going into your checking account, you won't really miss that 10% that you're choosing to save. Consider a high-yield savings account such as our Warrior Savings account to maximize your savings earnings!

DREAM ABOUT THE FUTURE

2020 has overstayed its welcome. The good news is the holidays are right around the corner. Even though you may feel a little trapped inside your own house right now, it's okay to dream about a 2021 vacation destination. Whether you're saving that vacation fund in a separate savings account or a good ol' mason jar, having a location in mind is a great way to stay inspired when it comes to saving money.

For more information and savings tips, we encourage you to visit cuinsight.com.

Congrats to our Social Media Review Sweepstakes Winner!



Darsh Dave, winner of our UHFCU Social Media Review Sweepstakes

Darsh won a \$250 Amazon gift card for leaving reviews for UHFCU on Yelp and Google! Mahalo to everyone who participated in our Social Media Review Sweepstakes.

Financial Education for Hawai'i - Zogo

WE'VE MADE LEARNING ABOUT FINANCES FUN!

Our new financial education app already has over 800 Hawai'i students using it after only two months. Why? Because you earn gift card rewards (such as Amazon) while you learn about finances on your smartphone.

The University of Hawai'i Federal Credit Union (UHFCU) has partnered with Zogo, a leading financial technology company, to bring Zogo's mobile app to the Hawai'i community. The app guides users through 300+ bite-sized financial education modules on their smartphones at their own pace.

UP YOUR FINANCIAL LITERACY GAME

84% of teens say they look to their parents for information about money, according to a study by Junior Achievement. However, parents often feel unprepared to play this role. In a survey by EVERFI, only 43% of parents felt they were "well prepared" for money conversations. As an alternative, T. Rowe Price reports that 3 out of 4 parents think financial apps are a good way to teach about financial matters.

GENERATION Z-OGO

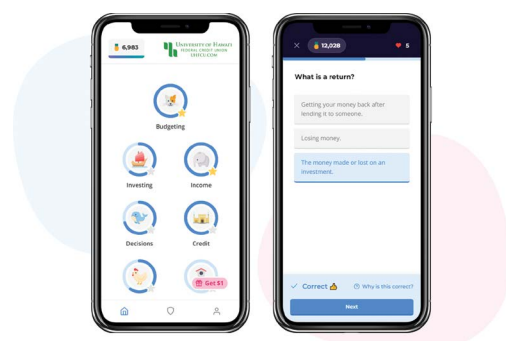
Zogo has geared its smartphone app to Generation Z by making it mobile, entertaining, and "gamified." Users can compete against one another on leaderboards to earn the most points and redeem those points for gift cards!

EARN REAL REWARDS

How often do you get paid to play on an app? As users successfully play through the app, they will accumulate points to redeem for gift cards from popular retailers such as Amazon, Target, Starbucks and more!

START EARNING WHILE YOU LEARN

Thanks to the sponsorship by UHFCU, the Zogo app is now available to all Hawai'i residents at NO COST at both the Apple App Store and Google Play Store. Simply download the Zogo app and enter the access code "UHFCU" to start earning while you learn!



Learn more at www.UHFCU.com/Zogo.

UHFCU face masks available for sale

Our popular face masks are back! Made with soft, breathable fabric, the UHFCU Face Mask is ultra-comfortable, washable, and reusable for practicing healthy habits every day.

The unique, stretchy material hugs your face's curves for more effective filtration while also maximizing comfort – making it easy to wear for long periods. Each mask also comes with two (2) PM 2.5 carbon activated filters.

Best of all, UHFCU **donates the proceeds from every mask sold to Aloha United Way (AUW)** – up to \$5.20 per mask. Thank to your support, we've raised over **\$15,000** for our community.

Order your masks today at www.UHFCU.com/mask.



\$8.50 EACH | 3 FOR \$22

2021 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 9, 2020 by e-mailing nominations@uhfcu.com.



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

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

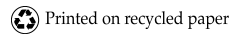
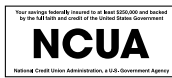
Mānoa Marketplace Branch
2752 Woodlawn Drive, Suite 5-107
Honolulu, HI 96822
Between Subway & Brug Bakery

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

West O'ahu 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 or call (808) 983-5500 for the current hours.



Holiday Schedule

Veterans' Day, Nov. 11
Closed

Thanksgiving Day, Nov. 26
Closed

Day after Thanksgiving, Nov. 27
Select branches open – visit UHFCU.com

Christmas Day, Dec. 25
Closed

New Year's Day, Jan. 1
Closed

Dr. Martin Luther King, Jr. Day, Jan. 18
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.

NEW Home Equity Special *Limited Time Only*



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

4.50% APR*
Current Variable Rate
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 or, call (808) 983-5500, **option 3** 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 4.50% as of July 1, 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 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 July 1, 2020 and December 31, 2020, and fund by January 31, 2021. 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. NMLS #421550