

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2021

**BUILT
DIFFERENT**
NEW ONLINE &
MOBILE BANKING
COMING LATER THIS YEAR!

Later this year, UHFCU will upgrade to new and improved Online and Mobile Banking services! Along with a fresh look, you will access the latest & greatest features, state-of-the-art convenience, and first-in-Hawai'i FinTech (financial technology company) partnerships.

These unique perks add up to a digital banking platform that is 'Built Different' than the standard offerings in the market. We're excited about the upcoming enhancements and hope you are too!

To make the upgrade as smooth as possible, we need your help! See page 2 for tips to help you prepare and some of the features that make our progressive, new system so special.

Important Note!

Stay up-to-date at [UHFCU.com/upgrade/online](https://uhfcu.com/upgrade/online).

INSIDE

2 NEW Online Banking & Mobile (cont.)

Zogo Financial Education

3 Credit Card Migration

Contest Winners

4 Home Equity Special

PERSONAL LOAN SALE BACK TO SCHOOL PERSONAL LOAN SALE

Home Office Upgrade • Back-to-School • Debt Consolidation

Starting August 16th, enjoy **Personal Loan Rates** as low as...

3.99% APR* 3 YEAR TERM

Example: Borrow \$5,000 for only \$148/month

Need funds to prepare for the school year or to upgrade your home office? Whether it's computers, tablets, books, or new clothes, we can help you get what you need to succeed. No school needs? Use the funds for other priorities, such as consolidating higher-interest rate debt to free up more of your cash each month with lower loan payments. We can show you how!

Apply for an **INSTANT DECISION**** at [UHFCU.com](https://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. New or existing UHFCU Checking account required to qualify for special rate. Offer begins 8/16/2021 and ends 9/30/2021. Loan must fund by 10/4/2021. 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.



NEW CASH WAVE CREDIT CARD



Get Unlimited **1.75% Cash Back** on ALL Purchases!

Enjoy the best cash back rate on the block! Plus, no annual fee and NO category limits. It's the no-hassle, all-purchases card in your wallet.

Get an **INSTANT-DECISION*** at [UHFCU.com](https://uhfcu.com).

NEW ONLINE & MOBILE BANKING CONT.

A SNEAK PEEK AT WHAT'S NEW...

We'll still have helpful features like biometric (i.e., fingerprint) authentication, mobile check deposit, and FREE online bill pay. But, we also have a few new enhancements up our sleeves:

- **Real-Time Alerts:** Set up real-time, instant alerts for additional security.
- **External Transfers:** Transfer funds between UHFCU and other financial institutions.
- **Auto Save Feature:** Automatically transfer a percentage of deposits intended for your Checking account to your Savings account to help you reach your savings goals.
- **Debit Card Control:** Instantly disable your Debit Card if it's lost or stolen. Or, turn off/on your card depending on when you'd like to use it for extra security.
- **Open Certificates:** Add Certificates online – day or night.
- *And More!*



IT'S EARLY! BUT, HERE'S HOW YOU CAN PREPARE.

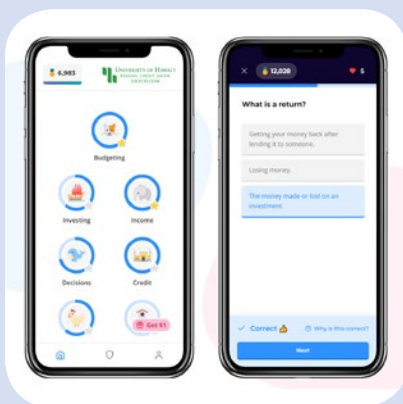
Please take these important steps to ease the transition process:

1. **Update your contact info.** Ensure we have your current e-mail address and contact information on file. To enroll and log in to the new service, you'll receive one-time passcodes via text message, phone call, or e-mail to the phone/e-mail we have on file.
2. **Record your existing Online Banking alerts.** You'll need to set up your account alerts on the new service.

STAY UP-TO-DATE.

We'll be in touch with updates along the way. But, for up-to-the-minute information on the upgrade, please bookmark and visit UHFCU.com/upgrade/online.

GET SMART. GET GIFT CARDS. ZOGO FINANCE – EDUCATION APP



WE'VE MADE LEARNING ABOUT FINANCES FUN!

Our new financial education app already has over 2,000 Hawai'i residents using it. Why? Because you earn gift card rewards 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.

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? We've paid out nearly \$4,000 in rewards already! As you successfully play through the app, you will accumulate points to redeem for gift cards from popular retailers such as Amazon, Target, Starbucks, and more.

START EARNING WHILE YOU'RE LEARNING!

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. Download the Zogo app and enter the access code "UHFCU" to start earning while you learn!

Learn more at www.UHFCU.com/Zogo.

CREDIT CARD MIGRATION

We want to make you aware of a **few important changes to your UHFCU Credit Card** as we approach an upcoming system migration in mid-September.

These changes will enable us to **enhance our current loyalty program** by offering you flexible, industry-leading benefits and perks. From travel, donations to good causes, instant discounts on fuel, TSA Pre-Check service redemption, stock purchases, tickets to special events, and more... You're sure to find a reward you'll enjoy!

WHAT IS CHANGING AS OF SEPTEMBER 18, 2021?

- You will access your Credit Card information using a new website: <https://ezcardinfo.com>.
- UHFCU Platinum Plus cardholders will have a new rewards program and website: www.scorecardrewards.com.
- Your monthly statements will have a new format.
- Any existing scheduled payments and alerts will be cancelled.



WHAT IS STAYING THE SAME?

- Your card information will remain intact, and you may continue to use your existing card.
- Your current Platinum Plus reward points will transfer over to the new rewards program.*

WHAT DO YOU NEED TO DO?

- Continue using your UHFCU cards! They will continue to function throughout the migration.
- Update your current contact information as needed.
- Beginning Saturday, September 18, **enroll in the new websites listed above.**
- Once registered, set up automatic payments, re-enroll for e-statements, and specify alerts.

We'll be in touch with updates along the way. But, for up-to-the-minute information on the migration, please bookmark and visit UHFCU.com/upgrade/cards.

* You will continue to earn points starting on the date of the migration. Your point earnings will not be interrupted. However, please be aware that it may take up to 30 days from September 18 for your existing rewards points to migrate over.



CONGRATS TO OUR CONTEST WINNERS!

A big **MAHALO** to everyone who participated in our many contests over the summer and helped make them a success!

And a special congratulations to **Hezekiah Kapuaala**, the winner of our **FREE year of tuition to UH Mānoa contest!**

Be on the lookout for more fun and exciting offers at UHFCU.com/contests.



Raymond
Oculus Winner



Natalie
Google Home Mini Winner



Griffyn
\$100 Grad Photo Winner



Floresa
Google Home Mini Winner



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

IMPORTANT NOTICE

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

HOLIDAY SCHEDULE

Labor Day, September 6
Closed

Discoverer's Day, October 11
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.

Puukū: In old Hawai'i, someone to whom you entrusted all your worldly goods and valuables.



NEW HOME EQUITY SPECIAL

Limited Time Only



1.50% 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](https://uhfcu.com) or call (808) 983-5500 or stop by any of our branches.

*The Annual Percentage Rate (APR) is fixed at 1.50% 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 January 1, 2021. 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, 2021 and December 31, 2021, and fund by January 31, 2022. 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.