

Ka Lono Puukū

UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2021



Holiday Specials!

Personal Loan

Take your budget from naughty to nice!

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. \$25,000 maximum loan amount. Offer begins 11/1/21 and ends 12/31/21. Loan must fund by 1/7/22. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 3.21% for 24 months would have a monthly principal and interest payment of \$215.37. Rates, programs, terms, and conditions are subject to change at any time without 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.

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CREDIT CARD SWEEPSTAKES

SPEND \$1,000 FOR A CHANCE TO WIN A
Las Vegas Vacation Package for Two

Just in time for holiday shopping, spend at least \$1,000 with your UHFCU credit card in November and/or December to be automatically entered to win!

All purchases from Nov. 1st to Dec. 31st are eligible for this special sweepstakes.** Earn up to two (2) entries for the grand prize valued at \$1,800 by making \$1,000+ in purchases each month!



**NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Sweepstakes: Primary cardholders will receive one (1) entry after they use their UHFCU Platinum Plus credit card to make at least one thousand dollars (\$1,000) in purchases between 11/1/21 and 11/30/21. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases between 12/1/21 and 12/31/21. 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 12/31/21 to qualify. One (1) winner will receive a vacation package to Las Vegas. Additional restrictions may apply. Offer and terms subject to change without notice. Please visit a branch or UHFCU.com for full Official Rules.

FOUR-PEAT
WE'RE HAWAII'S
BEST, AGAIN!



We're humbled and honored to be selected as a "Hawaii's Best" finalist for the **fourth 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!

REFER-A-FRIEND SWEEPSTAKES



Refer-A-Friend to UHFCU to get \$50 (for you AND a friend) and be automatically entered to win a **Las Vegas vacation package!***

ENTER IN 3 EASY STEPS:

- **REGISTER ONLINE.** Register for the ReferLive Program at UHFCU.com/refer. Please ensure the information provided matches your UHFCU account information.
- **INVITE YOUR FRIENDS.** Share your personal referral link through email or social media. Or, complete a referral card at any branch. They will receive a notification regarding the offer details.
- **GET REWARDED.** Receive one (1) entry for every friend who opens a new UHFCU Checking account using your personal link. PLUS, you AND your friend will each receive \$50 once they meet the program requirements** as well.

*NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Contest runs 10/1/21 - 11/30/21. Must be a legal resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number as of November 30, 2021 to enter. To qualify for entry, you must be the primary member on a Savings account at UHFCU and all of your accounts must be in good standing. In addition, you must be registered for the UHFCU ReferLive Program. Automatically receive one (1) entry for every referral who opens a new UHFCU Checking account using your personal referral link between 10/1 - 11/30/21. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children, or household members. Please visit a branch or UHFCU.com for full Official Rules.

**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.

INTERNATIONAL CREDIT UNION CELEBRATION



Thursday, October 21 marked the 73rd anniversary of International Credit Union Day. This year's theme was **“Building financial health for a brighter future,”** reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. We're proud to play a role in contributing to that future!

This year, we worked once again with our friends at **808 Craft and Gift Fairs** (check them out on Facebook) to hold VIRTUAL FAIRS on October 16 & 17th. The virtual fair 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!**



Hayley, Mark, and Michelle, winners of our \$50 Amazon Gift Card Sweepstakes

HOW TO BUDGET FOR HOLIDAY SHOPPING



No matter where you're from or what you do, the holiday season can certainly leave a dent in your wallet. In fact, according to a recent MagnifyMoney survey, the average person added almost \$1,400 in holiday debt to their overall debt last year. Taking some time out now to plan and learn how to make a budget can save you money, worry, and time as the season approaches.

UNDERSTAND YOUR CAPABILITIES The first step in creating a workable budget for your holiday shopping is understanding exactly where you are with your personal finances. Start by looking at your own debt, especially credit cards. If you have more credit cards than you can pay off, then you may need to adjust what you plan to spend this year. Next, examine your monthly income and outgoing expenses. With your current budget, what will you have left at the end of the month? This will be your disposable income that you can then direct towards holiday gifts.

TIP: Some people may find it helpful to set aside small amounts throughout the year to prepare for the holidays. Consider a Christmas Club account or separate savings account to stash your holiday cash.

ORGANIZE YOUR GIFT LISTS Start by writing down everyone you need to buy a present for, from your parents, friends, aunts, uncles, and coworkers. Decide how much you want to spend on each person on your list and assign them a dollar amount. This will help you stay organized, ensure that you remember everyone on your list, and stay within budget. Brainstorm gifts that you can get or give to each one that is either equal to or below what you've outlined for them and write a few options on your list.

START TO SHOP AROUND If you have multiple gift options in mind for everyone on your list, start by tracking where the best deals are to purchase them. Get the best price by checking different stores, online shopping, or using price comparison tools. Don't forget to take advantage of Black Friday, Cyber Monday, and other holiday sales to get the best deal on your desired present.

STICK TO YOUR BUDGET It's tempting to overindulge during the holidays, but learning how to make a budget, and stick to it, will help you come out of the season without a mountain of debt. Some may find it easier to stick to their budget by using cash and not be tempted to overspend with credit or debit cards. Others may prefer to use their credit cards to maximize their cash-back or rewards. Some might also consider a personal loan to consolidate spending with one, low monthly payment. Whatever your style, with a little careful planning and organizing, we hope you'll worry less about your finances and find more time to enjoy the excitement and joy that the holiday season brings.

From all of us at UHFCU, we would like to wish you and your family a joyous holiday season and a prosperous and healthy New Year!

Happy Holidays!

For more information and savings tips, we encourage you to visit [cuinsight.com](https://www.uhfcu.com/cuinsight).

2022 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 e-mailing nominations@uhfcu.com. Completed applications by those nominated are due **by December 3, 2021**.*



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 or call (808) 983-5500 for the current hours.

HOLIDAY SCHEDULE

- Veterans Day, Nov. 11
Closed
- Thanksgiving Day, Nov. 25
Closed
- Day after Thanksgiving, Nov. 26
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. 17
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.



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 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 July 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.