

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2022



NEW ONLINE & MOBILE BANKING COMING MAY 24TH!

On May 24th, UHFCU will upgrade to new and improved Online and Mobile Banking services! Along with a fresh look, you will access the latest & greatest features and state-of-the-art convenience.

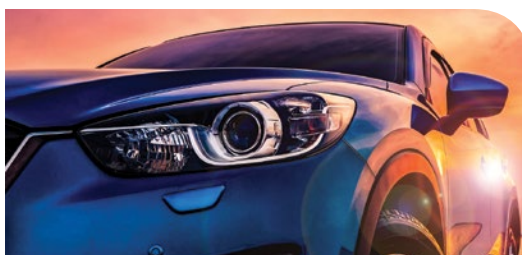
These unique perks add up to a digital banking platform that is 'Built Different' than the standard offerings in the market. We're excited about the upcoming changes and hope you are too!

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MONDAY, MAY 23		TUESDAY, MAY 24 @ 8am HST
ONLINE BANKING	Available. Please update your contact info (especially your mobile phone)	NEW! Please re-enroll in Online Banking. You'll be entered in our contest!
MOBILE BANKING		NEW! Download the new app.
BILL PAY	Available (paused @ 6pm HST)	READY! Everything is restored. Still FREE!
MOBILE DEPOSIT	Available	NEW! Comes with the Mobile Banking app.
E STATEMENTS	Available	READY! Statements available again.

WE'VE GOT YOUR (CASH) BACK! AUTO LOAN SPECIAL

1.00% CASH BACK
+ 60 DAYS OF **NO PAYMENTS!**



Get the loan relief you deserve with an Auto Loan that gives YOU back 1% cash-back of your loan amount (up to \$300) immediately along with 60 days of no payments.* Example: Receive a \$20,000 loan and get back \$200 – instantly! Whether you want to refinance your existing Auto Loan or purchase a new or used vehicle, we're ready to help with instant financial relief.

AUTO BUYING TIP

Get pre-approved with us BEFORE you go to the dealer. That way, you can shop with the confidence of a cash buyer. For details or to get pre-qualified, call 983-5500 or go online to UHFCU.com for INSTANT APPROVAL.**

*APR is Annual Percentage Rate. Applications must be received between May 1, 2022 and May 31, 2022. Loan must fund by June 30, 2022, 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. Cash back is 1% of the loan balance (up to \$300) and will be paid at funding. The cash back award will be forfeited and added to the payoff amount if the loan is closed within 24 months of opening. If you choose to postpone your payment, finance charges will accrue on your loan balance during the payment deferral period. 0.25% reduction is available for automatic payment. The discounted rate may revert to a non-promotional rate if the automatic payment is canceled at any time during the term of the loan. Auto loans currently financed through University of Hawai'i Federal Credit Union are not eligible for this offer. Auto leases do not qualify for this promotion. Available for vehicle model years 2014 and newer. All loans subject to standard underwriting guidelines and approval. Your rate and term will be determined by individual creditworthiness including income, debt-to-income ratio, employment, and credit history. Not all applicants will qualify for this offer. Valid for U.S. residents in HI, AK & 48 continental United States (purchases outside of Hawaii must be through a dealership). University of Hawai'i Federal Credit Union membership required. This promotion cannot be combined with any other loan offer. Certain terms, exclusions, and conditions may apply. **Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.

INSIDE

2 NEW Online & Mobile Banking (cont.)

Staycation Giveaway

Bump-Up Certificate

3 UHFCU Proudly Supports UH Athletics

High School Photo Contest

Board of Directors for 2022 to 2023

4 Refer-A-Friend: \$50 for You + \$50 for Them

OUR CREDIT UNION
IS RATED BY

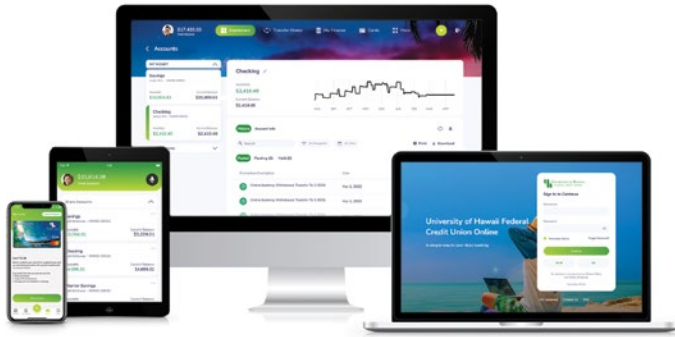
BauerFinancial

"★★★★★"

UHFCU was recently recognized as a 5-Star rated financial institution by BauerFinancial, Inc., the nation's leading bank and credit union research firm. The 5-star rating, BauerFinancial's highest rating, recognizes UHFCU as one of the strongest financial institutions in the nation.

Mahalo for your support!

NEW ONLINE & MOBILE BANKING *continued...*



A sneak peek at what's coming May 24th...

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.
- **Debit Card Control:** Instantly disable/re-enable your Debit Card if it's lost or stolen.
- **Enrollment Contest:** Enter for a chance to win a Kahala Hotel & Resort staycation!*
- **And More!**

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 mobile phone number and e-mail address on file. To enroll and log in to the new service, you'll receive one-time passcodes via text message or e-mail to the phone/e-mail we have on file.
2. **Record your existing Online Banking alerts and account nicknames.** You'll need to set these up again on the new service. Your existing statements, bill pay history/payees, scheduled transfers, and check images WILL be available with 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.

*NO PURCHASE NECESSARY TO ENTER OR WIN. The Kahala Hotel & Resort Staycation Contest ends 6/15/22. One enrollment/entry per person. Must be a resident of the State of Hawai'i and twenty-one (21) years of age or older as of June 15, 2022, to enter. For the official contest rules, stop by any UHFCU branch or visit UHFCU.com/upgrade/online.



One lucky family of four will win a 2-night stay at the "happiest" magical hotel on Oahu!** We can only give you a hint as to the hotel's name, so let's just say that you will not be as "quiet as a mouse" if you happen to win...And there's no purchase necessary. Enter in seconds online!

HOW TO ENTER:

1. Like @UHFCU on **Facebook** or **Instagram** & tag up to five (5) friends on our staycation contest post. Or,
2. Visit any branch and enter in-person.

Hurry! This magical opportunity ends May 15th.

***NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Contest runs 4/18/22 – 5/15/22. Must be a resident of the State of Hawai'i and eighteen (18) years of age or older as of May 15, 2022, to enter. In addition, to qualify for entry, you must register for the contest. Two-night hotel room accommodation for provided dates of June 3-5, 2022 only. Dates are non-negotiable; must be able to travel on provided dates. Up to (4) total guests in room. Transferable; must provide all guests' names by May 20, 2022. Prize is not redeemable for cash. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children or household members. This promotion also excludes employees of iHeartMedia, its advertising agencies and their families.

BUMP-UP CERTIFICATE

1.25% APY***
21-MONTH • IRA OR REGULAR

Give your rate a one-time boost!

Enjoy the safety and security of knowing your deposits are federally insured and will not lose value. PLUS, lock in the current rate now, with the option of a one-time rate increase during your Bump-Up Certificate term. If interest rates go up, simply choose to bump up to a higher rate!

***Annual Percentage Yield (APY) accurate as of 5/1/2022. \$1,000 minimum balance. IRAs have contribution limits set by the Federal Government. Bump-Up Certificates allow a one-time rate increase corresponding with the current advertised 2-year fixed-rate UHFCU certificate. The new rate will remain in effect until the certificate maturity date. 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.

HIGH SCHOOL GRAD PHOTO CONTEST



A CONGRATULATIONS, HIGH SCHOOL CLASS OF 2022!

We want to shine a spotlight on students who have worked hard to finish their diplomas. That's why we're proud to continue sponsoring a special contest for Hawai'i's graduating high school seniors.

Starting May 9th, graduates and their families can submit graduation photos for a chance to **win one of four (4) \$100 prizes from UHFCU and KITV4!*** PLUS, your photo could end up on KITV4 Island News!

Credit unions are known for making a difference in members' lives through their financial well-being and supporting their local communities. These monetary prizes will make a difference to students' financial lives and creatively serve our community when it may need it the most.

HOW TO ENTER:

Upload a senior selfie or candid picture at KITV.com/classof2022 by June 5th.

*NO PURCHASE NECESSARY TO ENTER OR WIN. Contest runs 5/9 – 6/5/22. One photo per person. You must be 17 years of age or older at time of entry to be eligible for this contest. No copyrighted or professional images allowed. All photo submissions are approved by KITV, Inc. management before added to the gallery. For the official contest rules, visit KITV.com/classof2022.

UHFCU PROUDLY SUPPORTS SENIOR ATHLETES



UHFCU is proud to sponsor Senior Nights for all UH sports. Senior Athletes receive a lei and commemorative paddle courtesy of your Credit Union. *Go 'Bows and Go UHFCU!*

Board of Directors for 2022 – 2023

Edward Yuen - *Chairman*
Sylvia Higashi - *Vice Chairperson*
Barbara Kawamoto - *Treasurer*
Michael Unebasami - *Secretary*
David Ching
Kenji Sumida
Clifford Togo

Congratulations to Edward, Kenji, and Clifford!
All were elected to 3-year terms as Board of Directors at our 2022 Annual Meeting.



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

Memorial Day, May 30
Closed

Juneteenth (Observed), June 20
Closed

Independence Day, July 4
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.



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.
- 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 apply. For more information on Refer-A-Friend, visit UHFCU.com.*