

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2022



PERSONAL LOAN SALE

Starting August 15th, 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.

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*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 8/15/2022 and ends 9/30/2022. Loan must fund by 10/3/2022. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 3.99% for 36 months would have a monthly principal and interest payment of \$147.60. 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.



PANDA EXPRESS FUNDRAISER

AUGUST 17, NATIONAL NONPROFIT DAY

On August 17, order your Panda favorites online using code **909334** and support Aloha United Way!

28%* of sales will be donated to AUW!



WHEN
Wednesday, August 17

Place your order for pickup or delivery on
Wednesday, August 17

WHERE
~Online Orders Only~

Pickup at a Panda Express location
near you. Or, have it delivered!

HOW
Apply Code "909334"
Use the Fundraiser Code box during online
checkout at orders.pandaexpress.com
or on the Panda Express App

UHFCU is proud to partner with the Aloha United Way to offer support to thousands of local families.

*Valid for online orders only. Panda Restaurant Group will donate 28% of all purchases made, pre-tax and before fees, at your local Panda Express when purchased with designated code at check-out. Purchase(s) of gift cards do not count towards the fundraiser, but purchases made with gift cards will count. No portion of purchase is tax deductible.

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).

*Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.

UHFCU REVIEW SWEEPSTAKES

We'd love to hear from you! Leave us a review on **Yelp, Google, or Facebook** and you could win a **\$200 Amazon Gift Card!**

ENTER IN 2 EASY STEPS:

To qualify, you must be the primary member on a UHFCU Savings account* and complete the following:

1. **Register (required) for the sweepstakes** by contacting us with your username for each review platform. Members can register in-person, by phone, or via a secure message in online banking.
2. **Write a review about us on Yelp (any/all of our 3 locations), Google and/or Facebook!** Members can earn up to 5 entries (one entry for each qualifying review) for the sweepstakes.

Learn more at UHFCU.com/contests. | Sweepstakes ends September 30, 2022.

*NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Must be a resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number as of September 30, 2022 to enter. Must be the primary member on a Savings account at UHFCU and in good standing. In addition, to qualify for entry, you must register for the sweepstakes. Limit one (1) review each on Google, Yelp (for each of UHFCU's four branches), and Facebook per member. Maximum five (5) entries per member. This promotion excludes UHFCU employees, the Board of Directors, and Volunteers, as well as their spouses, dependent children, or household members. For the official rules, please visit UHFCU.com/contests.



REFER-A-FRIEND SWEEPSTAKES

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

ENTER IN 3 EASY STEPS:

1. **Register Online.** Register for the ReferLive Program at UHFCU.com/refer. Please ensure the info provided matches your UHFCU account info.
2. **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.
3. **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.

Learn more at UHFCU.com/contests. | Sweepstakes ends August 31, 2022.

*Contest runs 7/1/22 – 8/31/22. 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 August 31, 2022 to enter. To qualify for entry, you must be the primary member on a Savings account at UHFCU and all your accounts must be in good standing. In addition, you must be registered in the ReferLive Program to qualify. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children, or household members. **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.

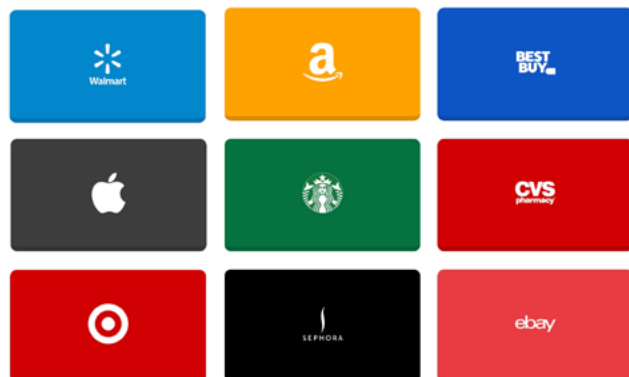


IN MEMORY OF GILBERT KURODA (1947–2022)

A beloved member of our UHFCU ohana, Mr. Kuroda served on the UHFCU Supervisory and Credit Committee for 30 years, officially retiring in 2013. Mahalo to Mr. Kuroda for his selfless service and commitment to improving the well-being of his credit union, family, and his loved ones.

GET SMART. GET GIFT CARDS.

zogo FINANCE – EDUCATION APP



WE'VE MADE LEARNING ABOUT FINANCES FUN!

Our new financial education app already has nearly 3,000 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 700+ bite-sized financial education modules on their smartphones at their own pace.

GENERATION Z-OGO

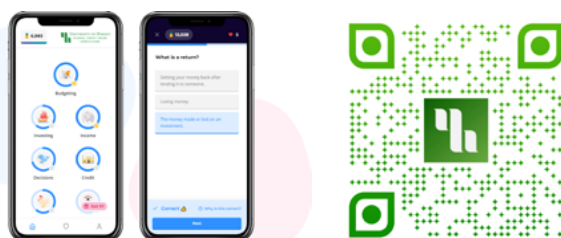
Zogo has geared its smartphone app to Generation Z by making it mobile, entertaining, and "gamified." Users can compete against one another on leaderboards to earn the most points and redeem those points for gift cards!

EARN REAL REWARDS

How often do you get paid to play on an app? We've paid out over **\$8,125** 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 UHFCU.com/Zogo.

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!



KOA - Nintendo Switch
Winner



NICOLE - Amazon Gift Card
Winner



SHELLEY - Magical Staycation
Winner



JEFF - Kahala Hotel
Staycation Winner



A special congratulations to **Nanea**, 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



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

Labor Day, September 5

Closed

Indigenous Peoples' Day, October 10

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.



BUILD YOUR NEST EGG WITH A CERTIFICATE

Limited Time Only



22-Month Special*

NOW **2.00%** APY*

39-Month

NOW **2.40%** APY*

Enjoy the safety and security of knowing your deposits are federally insured and will not lose value. Available for both Regular and IRA Certificates. But hurry, these rates are subject to change at any time.

*Annual Percentage Yield (APY) accurate as of 8/1/2022. \$10,000 minimum balance for 22-Month Special Certificate. \$1,000 minimum balance for 39-Month Certificate. IRAs have contribution limits set by the Federal Government. Available for new money only. 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.