

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2022



Holiday Specials!
Personal Loan Rates
Take your budget from naughty to nice!
As low as
3.21% APR*
Up to 24 Months

Dare to compare! Longer terms = smaller monthly payments

Loan Amount	Rate	Length	Estimated Payment
\$5,000	2.99%	12 months	\$423.45
\$5,000	3.21%	24 months	\$215.37 ✓



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. 1.00% discount off qualifying rate applies to applicants with credit scores from 625 to 699. \$25,000 maximum loan amount. Offer begins 11/1/22 and ends 12/31/22. Loan must fund by 1/7/23. 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.



CREDIT CARD SWEEPSTAKES

SPEND \$1,000 FOR A CHANCE TO WIN 1 OF 3

\$500 Amazon Gift Cards

**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 to win one of three (3) \$500 Amazon Gift Cards 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 credit card to make at least one thousand dollars (\$1,000) in purchases between 11/1/22 and 11/30/22. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases between 12/1/22 and 12/31/22. 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 12/31/22 to qualify. Three (3) winners will each receive a \$500 Amazon Gift Card. Additional restrictions may apply. Offer and terms subject to change without notice. Please visit a branch or UHFCU.com for full Official Rules.

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**CLEAR STADIUM BAG
\$10**

PROCEEDS BENEFIT
ALOHA UNITED WAY

Buy now at any branch to support
the 'Bows and Aloha United Way!'

PANDA EXPRESS FUNDRAISER

ORDER YOUR PANDA FAVORITES AND SUPPORT ALOHA UNITED WAY!



Join us **November 29** as we celebrate the “National Day of Giving” with a special fundraiser for Aloha United Way (AUW)! Simply order in-person at the **King/Kalakaua location** or order online takeout (no delivery) at pandaexpress.com using the code **341624** and 20%* of sales will be donated to AUW!



WHEN
Tuesday, November 29
10:00am – 9:00pm

WHERE
Only at the
King/Kalakaua Location

1505 S. King St.
Honolulu, HI 96826

HOW
Mention this fundraiser or use
Fundraiser Code “341624”
at pandaexpress.com

*Participating fundraiser guests are required to present a valid fundraiser flyer (paper copy or digital image) with each order to receive credit towards the fundraiser. Flyers may not be distributed inside or within the vicinity of the restaurant including, without limitation to, the restaurant parking lot before or during the fundraiser. Panda Restaurant Group reserves the right cancel any and all fundraiser events, if the Panda Restaurant Group Fundraiser Guidelines are not followed. Panda Restaurant Group will donate 20% of all purchases made, pre-tax and before fees, at the designated date, time, and your Panda Express location when purchased with your unique code at check-out or when a copy of this flyer is presented. 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.

INTERNATIONAL CREDIT UNION CELEBRATION



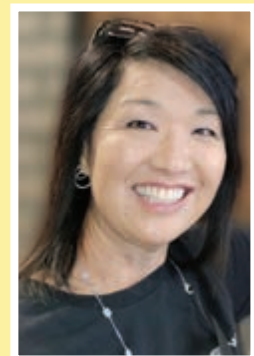
Thursday, October 20 marked the 74th anniversary of International Credit Union Day. This year’s theme was “**Empower Your Financial Future with a Credit Union,**” which highlights the many ways that credit unions across the world have empowered their members and community to build a financial future with their credit union. We’re proud to play a role in contributing to that future!

This year, we celebrated with contests, giveaways, an Amazon gift card sweepstakes, and a special Panda Express fundraiser for Aloha United Way. **Mahalo to all our members who participated to help us celebrate the credit union difference!**

**CONGRATS
TO OUR
\$50 AMAZON GIFT CARD
SWEEPSTAKES WINNERS!**



Rebecca



Shari



5 TIPS TO KEEP YOUR ACCOUNTS SAFE

Use the tools UHFCU provides through Online Banking and our Mobile App to help safeguard your account. Here are 5 tips to help keep your accounts safe.

1. Monitor your account with **real-time alerts** to help detect potentially fraudulent activity.
2. Keep your **contact information** up to date so we can reach you if we detect anything unusual on your account.
3. If you temporarily misplace your debit card or suspect fraudulent activity, lock your card in seconds with **debit card controls**. Prevent new purchases and ATM transactions with just one click.
4. **Refresh your password** regularly. We recommend using a mix of numbers, letters (upper and lower case), and special characters.
5. Choose **e.Statements** to keep your information safe behind a secure login.

Contact us right away if you suspect someone has used your debit card or account number without your permission.

CONGRATS TO OUR SOCIAL MEDIA REVIEW SWEEPSTAKES WINNER!

Donna won a \$200 Amazon gift card for leaving reviews for UHFCU on Yelp, Google, and Facebook! Mahalo to everyone who participated in our contest. Stay tuned to [uhfcu.com/contests](https://www.uhfcu.com/contests) for more exciting offers and contests.



2023 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 2, 2022**.





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

BRANCH HOURS

Please visit UHFCU.com or call
(808) 983-5500 for the current hours.



HOLIDAY SCHEDULE

Veterans Day, Nov. 11
Closed

Thanksgiving Day, Nov. 24
Closed

Day after Thanksgiving, Nov. 25
*Select branches open –
visit UHFCU.com*

Christmas Day, Dec. 26 (Observed)
Closed

New Year's Day, Jan. 2 (Observed)
Closed

Dr. Martin Luther King, Jr. Day,
Jan. 16
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.

HOME EQUITY SPECIAL

Limited Time Only



As low as...

3.00% APR*

Fixed for **2 years**

or

3.25% APR*

Fixed for **3 years**

then

6.75% APR*

Current Variable Rate
After First Two Years

Go ahead! Lock in a low rate and 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.

*Discounted Introductory Fixed Rates of 3.00% and 3.25% Annual Percentage Rate (APR) are available for 24 months or 36 months from account opening of a new UHFCU home equity line of credit, respectively, for approved applications received between 10/14/2022 – 12/31/2022 and funded by 1/31/2023. Minimum initial draw of \$25,000.00 required. After the initial fixed rate period, rates are 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 6.75% as of September 30, 2022. 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. 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. Subject to meeting credit underwriting criteria. Additional terms and conditions may apply. Offer, terms, and rate subject to change without notice.