

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2023



AUTO LOAN SPECIAL

Find Your
"Perfect Match"

As low as

2.29%
APR*

36 Months

~ONLINE ONLY ~
BEGINS FEB. 1st



Find your perfect Auto Loan rate before rates potentially increase! **Starting February 1**, apply for our ***Online-Only Special*** at **UHFCU.com** for an Auto Loan rate as low as 2.29% APR for 36 months! Looking for a longer term and lower monthly payments? We have special rates up to 60 months. Hurry, the offer ends February 28, 2023.

*Annual Percentage Rate (APR) is the lowest rate available. Percentage includes required 0.25% reduction for automatic payment. Applications must be submitted online at UHFCU.com to qualify for this promotion. Sample monthly payment on a \$10,000 loan with 2.29% APR for 36 months would be \$287.69. Higher rates may apply depending on term and credit history. Applications must be received between 2/1/23 and 2/28/23. Loan must fund by 3/11/23 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. Up to 60-month term available. All loans subject to standard underwriting guidelines and approval. Valid for U.S. residents in HI, AK & 48 continental United States. Rates and offer are subject to change without notice. Certain terms, exclusions, and conditions may apply.

Loan Review

- ✓ FREE, instant loan review
- ✓ No credit check required to pre-qualify**
- ✓ Get started with just your phone number!



Introducing Hawai'i's first instant, online loan review service! Potentially save \$\$\$ on monthly payments in just 2 minutes, **no credit check required!****



INSIDE

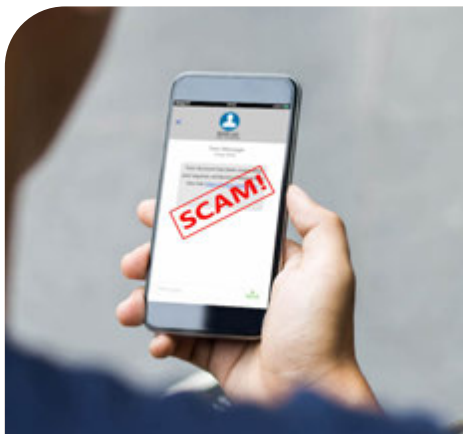
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ANNUAL MEETING

**WEDNESDAY,
MARCH 29, 2023
10:00 AM
VIRTUAL FORMAT**

Join us as we recap the year as well as hold the Board of Directors vote (Pg. 3). Virtual meeting instructions will be provided at a later date.

**There is no credit pull for pre-qualification. If you choose to apply, a credit report inquiry will occur as part of the underwriting process.



HOW TO IDENTIFY A SMISHING TEXT

What is smishing?

Short for “SMS phishing,” smishing is a type of phishing attack that operates through text messages. Basically, these fake texts are an attempt to get your personal information by pretending to come from sources you know and trust, like a major company, the IRS, or a financial institution. These texts often include messages like:

- We’ve noticed suspicious activity or log-in attempts
- There is a problem with your account or payment information
- You need to click this link to make a payment
- Your package is on its way or needs you to set delivery preferences
- You’ve won a prize and you need to claim it

How to spot a smishing text

- ✓ **Poor spelling or grammar.**
Look for misspelled or missing words, poor grammar, and weird spacing. This is a quick and easy way to identify a smish.
- ✓ **Suspicious links.**
URLs with strange combinations of letters and numbers that don’t include standard features like HTTPS:// or .com/ .org/ .gov/ are usually not trustworthy.
- ✓ **Urgent action is required.**
Phishers often threaten punitive action if you don’t click the link now. But remember: financial institutions, government agencies, and major corporations will never communicate with you this way.
- ✓ **The message doesn’t apply to you.**
This message is probably a scam if you didn’t order a package or enter a contest recently.

Reference: <https://www.security.org/digital-security/smishing-scam-guide/>

What to do if you get a smishing text

Do not reply or click any link. Any communication tells the scammer that your phone number is active - and ripe to be scammed. Your best bet is to block the number and delete the text.

Take immediate action if you think you’ve clicked a fraudulent link and/or provided compromising information. First, change all the passwords associated with the information you gave out. Then, contact the company you thought you were texting to let them know what happened.

If you receive a suspected smishing text from someone claiming to be from UHFCU, do not reply and **notify us immediately** so we can take measures to help you protect your information and account. UHFCU will not initiate contact with you by phone, e-mail, text, or through social media outlets to ask for your personal or financial information. **Do not** use any other number provided by the text message. Instead, call us at a number you know and trust - such as the phone number provided on the back of your Debit or Credit Card, UHFCU.com, or on your account statement or at **(808) 983-5500**.

TAX TIME IS COMING! IT’S EASY TO SET UP DIRECT DEPOSIT

Reference UHFCU’s Routing Number (321379656) and your Checking Account Number, which can be found on your check.

SAMPLE CHECK		Date _____	0001
Pay to the Order of _____		\$ <input type="text"/>	Dollars
Memo _____			
I:	321379656	:	0000000000
	↑		↑
	UHFCU’s		Your 10-Digit
	Routing Number		Account Number

2023 BOARD NOMINATION & ELECTION PROCEDURES

The Board of Directors of the University of Hawai'i Federal Credit Union has approved the following slate of candidates. Two (2) will be elected to the Board by the membership:

David Ching* | Michael Unebasami* | Peter Young

Members may petition the Board of Directors to add a nominee by submitting a signed petition bearing the name of the nominee and the signatures of 1% of the membership (approximately 321 names) to the Nominations Committee. The nomination must also be accompanied by a signed certificate from the nominee stating that she/he is agreeable to the nomination and will serve if elected. Petitions must be received by the Nominations Committee c/o UHFCU, PO Box 22070, Honolulu HI 96823-2070 no later than February 16, 2023. Voting will be held during the Annual Meeting, which will be held "virtually" on March 29, 2023, and ballots will be made available. Absentee ballots will be available to members unable to attend. Absentee ballots will be available to members unable to attend (see below). The ballots will be counted by Election Tellers appointed by the Board of Directors. The results of the election will be announced at the Annual Meeting to be held on March 29, 2023.

Clifford Togo,
Board of Directors

* Denotes incumbent nominee.



LAS VEGAS SWEEPSTAKES WINNER!



Congratulations to Janice, winner of our Las Vegas Social Media Sweepstakes! Janice won a complete Las Vegas vacation package just by following UHFCU on Instagram and commenting on our contest post.

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

CANDIDATE INFO

3-Year Term Election (2 to be selected)

David Ching*

David earned his BA in Economics from UC Irvine and his MA in Economics from CSU-Long Beach and is currently a lecturer for the Economics Department at UH. David served on the UHFCU Supervisory Committee from 2011-2018 (as Chair from 2014-2018) and has served as a UHFCU Board Member since October 2018.

Michael Unebasami*

Michael T. Unebasami has held his current position of Associate Vice President for Administrative Affairs for the UH Community Colleges since 1993. Mike received both his B.B.A. and M.B.A. from UH. Having served on the Credit Union's Credit Committee for 32 years and presently serving on the UHFCU Board, he brings a wealth of knowledge from his 44 years of credit union movement experience along with his leadership experiences in the various positions he has held at the University of Hawai'i.

Peter Young

Peter earned his MA from UH and his PhD from Walden University. He currently serves as Vice President of the Office of Sponsored Projects with Hawai'i Pacific University and previously held positions with the US Army and East-West Center.

ABSENTEE BALLOT VOTING PROCEDURES

Voting for two (2) seats on the Board of Directors is taking place at our Annual Meeting to be held this year on March 29, 2023. If you cannot be there and would like to exercise your vote as a member, please submit your request to us for an absentee ballot. You can use the form in this newsletter or e-mail us at memberservices@uhfcu.com, Attn: Election Tellers. Be sure to include your name and your daytime phone number in your request. The deadline to submit your absentee ballot is March 22, 2023.

I am a member in good standing and at least 18 years of age at the University of Hawai'i Federal Credit Union and request an absentee ballot for the election of Board members for the 2023-2024 year.

Name and Member Number (print)

Signature and Date

Cut and Send to : University of Hawai'i FCU
Attn: Election Tellers
P.O. Box 22070
Honolulu, HI 96823-2070



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

Birthday of Martin Luther King Jr., Jan. 16
Closed

Washington's Birthday, Feb. 20
Closed

Memorial Day, May 29
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.

NEW HOME EQUITY "TRIPLE" SPECIALS

Limited Time Only



As low as . . .	or	or	then
4.00% APR* Fixed for 2 years		4.50% APR* Fixed for 3 years	5.00% APR* Fixed for 5 years
			7.50% APR* Current Variable Rate After First Two Years

We've got a "Triple Header" coming for the New Year! Go ahead, start planning that new kitchen, 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 4.00%, 4.50%, and 5.00% Annual Percentage Rate (APR) are available for 24 months, 36 months, or 60 months from account opening of a new UHFCU home equity line of credit, respectively, for approved applications received between 1/1/2023 – 3/31/2023 and funded by 4/30/2023. 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 7.50% as of January 1, 2023. 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. NMLS #421550.