

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2023

SCRATCH & SAVE
AUTO LOAN CONTEST



Scratch an Auto Loan rate as low as . . .

1.49%
APR*

Offer expires May 31st

Back by popular demand, we've brought back our Auto Loan Scratch & Save promotion! In early May, members received special e-mail invitations to play our online scratch-off game with chances to win discounted Auto Loan rates as low as 1.49% APR!

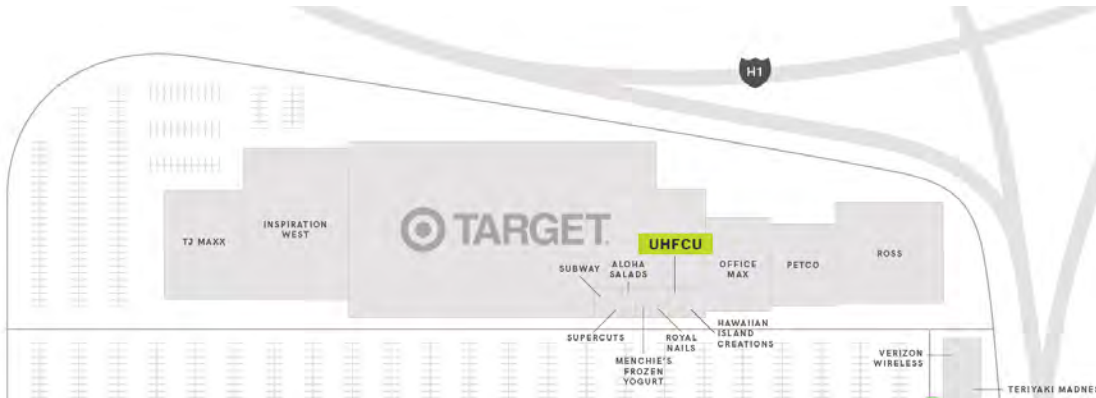


Want another chance? Stop by any UHFCU branch with your scratch card for another chance or to request another chance! Or, if you're not in the market for a new car, share your Play Code with a friend so they can take advantage of the rate instead.

For details or to get pre-qualified, call 983-5500 or go online to **UHFCU.com** for **INSTANT APPROVAL.****

*Annual Percentage Rate (APR) is the lowest rate available. All promotional rates apply up to a 60-month term. Cash offers apply up to an 84-month term. Sample monthly payment on a \$10,000 loan with 1.49% APR Instant Rate for 60 months would be \$173.06. Higher rates may apply depending on term and credit history. Estimated odds: 1) 1.49% Instant Rate is 5 in 1000; 2) 3.49% Instant Rate is 50 in 1000; 3) \$100 Cash toward Auto Loan is 700 in 1000; and 4) 1.00% Cash Back is 245 in 1000. To qualify for the \$100 Cash toward an Auto Loan, the funded amount must be \$10,000 or greater. Cash Back is 1% of the loan balance (up to \$300) and will be paid at funding. The \$100 Cash or Cash Back award will be forfeited and added to the payoff amount if the loan is closed within 24 months of opening. 0.25% Rate Discount applies to applicant's qualifying, non-promotional rate and requires 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 2015 and newer. Applications must be received between 5/1/23 and 5/31/23. Loan must fund by 6/30/23 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. All loans subject to standard underwriting guidelines and approval. Certain terms, exclusions, and conditions may apply. UHFCU membership required. Valid for U.S. residents in HI, AK & 48 continental United States (purchases outside of Hawaii must be through a dealership). Cards, rates, and discounts cannot be combined. Each card may only be used once and is required to redeem for rate/discount. Limit of one card granted per day. This promotion cannot be combined with any other offers. Rates and offer are subject to change without notice. No purchase necessary.

COMING SOON – KAPOLEI BRANCH



We're pleased to announce our newest branch will be coming soon to **Kapolei Commons**. The new location is designed to better accommodate UHFCU's growing membership in the Leeward community and will feature the latest and greatest in-branch technologies. "We are thrilled to expand our footprint into the heart of West Oahu," said UHFCU President and CEO, Travis Bow. "As the only credit union in the area, we're excited to serve the financial needs of our members and the Kapolei community." The new branch, slated to open in the summer of 2023, will be located in Kapolei Commons, near Target, between HIC and Royal Nails.

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Earn \$50 For You, \$50 For Them

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3 UHFCU Proudly Supports Senior Athletes

High School Grad Photo Contest

Board of Directors for 2023 to 2024

4 You're invited... To our FREE Home Equity Workshop



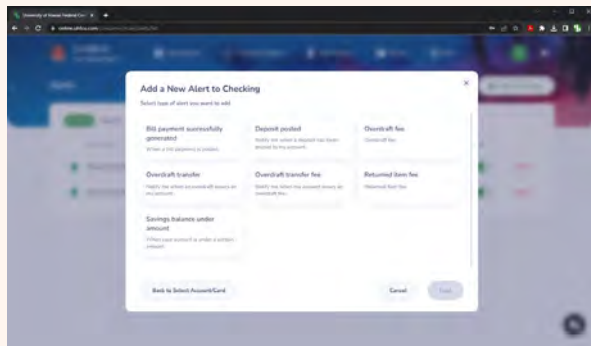
"I've had an account with UHFCU for more than 30 years. It's a pleasure doing my banking here. The staff are calm and friendly, the locations are convenient and clean, the rates and fees are low. Highly recommend!"

- Donna L.

PROTECT YOUR MONEY WITH REAL-TIME ALERTS

Our state-of-the-art Online and Mobile Banking services feature **Real-Time Alerts** to help you manage your money and protect you from unauthorized activity. Consider setting up these alerts to help you bank the smarter way:

- 1. Low balance alert.** The ‘Savings balance under amount’ alert notifies you when your account balance drops below a predetermined amount. By getting alerted when your balance is running low, you can avoid overdrawing the account while making better spending decisions.
- 2. Deposit posted alert.** Deposit alerts notify you when a deposit posts to your account, which can help when scheduling bill payments and budgeting.
- 3. Overdraft alerts.** Get notified when an overdraft occurs on your account.
- 4. Debit card alerts.** Track purchases whenever your debit card is used for purchases. Alternatively, you can set up an alert to notify you when a transaction is declined or a hold is placed. Should you suspect any potentially fraudulent activity, simply block your card in the Mobile Banking app or Online Banking and notify us immediately.



HOW TO SET UP ALERTS

- Step 1:** From your Online Banking Dashboard, click the green “+” icon (top right in Online Banking or bottom center in the Mobile app), then click “Add Alert”.
- Step 2:** Select an account or card you want to add a new alert to and click “Next to Alert Type”.
- Step 3:** Select a type of alert and click “Next”.
- Step 4:** Customize your alert and select to receive your alert by Text or Email. Click “Save”.



EARN \$50 FOR YOU, \$50 FOR THEM

When you Refer-A-Friend to open and use a new UHFCU Checking Account!




- 1. Register Online.** Register at referlive.com/uhfcu.
- 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!*



scan for more info

**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. May not be combined with any other offer. For more information on Refer-A-Friend, visit UHFCU.com.*

JO KOY TICKET SWEEPSTAKES WINNER

Congratulations to Kalia, winner of our Jo Koy Ticket Sweepstakes! Kalia won tickets simply by commenting on our post on Instagram. Follow @uhfcu on Instagram , Facebook , and TikTok  or visit uhfcu.com/contests for more exciting offers and contests.



UHFCU PROUDLY SUPPORTS SENIOR ATHLETES



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



HIGH SCHOOL GRAD PHOTO CONTEST

Congratulations, High School Class of 2023!

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 Hawaii's graduating high school seniors. Graduates and their families can now 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. We're proud to continue that tradition with this fun and creative contest!



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HOW TO ENTER: Upload a senior selfie or candid picture at [KITV.com/classof2023](https://www.kitv.com/classof2023) by June 4th.

*NO PURCHASE NECESSARY TO ENTER OR WIN. Contest ends 6/4/23. 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/classof2023](https://www.kitv.com/classof2023).

BOARD OF DIRECTORS FOR 2023 TO 2024

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

Congratulations to Michael and David! Both were elected to 3-year terms as Board of Directors at our 2023 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

BRANCH HOURS

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



HOLIDAY SCHEDULE

- Memorial Day, May 29
Closed
- Juneteenth National Independence Day, June 19
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.

Pu'ukū: In old Hawai'i, someone to whom you entrusted all your worldly goods and valuables.

YOU'RE INVITED... TO OUR FREE HOME EQUITY WORKSHOP



Learn the basics of a Home Equity Line of Credit (HELOC)! Our Home Equity Workshop will provide you with the knowledge you need to leverage YOUR hard-earned equity in your home to meet your financial goals, whether it's repairs and remodeling, paying for education, or pay off high-interest debt.

Date: Saturday, May 27, 2023
Time: 10:00am – 11:00am (with light refreshments)
Location: UHFCU – McCully Branch:
 2019 S. King Street, Honolulu, HI 96826

Please RSVP (seating is limited) by e-mailing memberservices@uhfcu.com with:

- **Your name**
- **# of attendees**
- **Best contact #**



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