

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2023

## FALL IN LOVE WITH EXTRA CASH

Starting August 15th,  
enjoy **Personal Loan rates** as low as...

**5.74%**  
APR\*

3-YEAR TERM

Example: Borrow \$5,000 for only \$152/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://www.uhfcu.com) or in just a minute with our Mobile Banking app.



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\*Annual Percentage Rate. 5.74% 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 739. Automatic payments are required to earn the fully discounted rate and full 1% rate discount. \$25,000 maximum loan amount. New or existing UHFCU Checking account required to qualify for special rate. Offer begins 8/15/23 and ends 9/30/23. Loan must fund by 10/4/23. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 5.74% for 60 months would have a monthly principal and interest payment of \$151.52. Rates, programs, terms, and conditions are subject to change at any time without notice. Certain restrictions apply. \*\*Same-day funds possible for applications received prior to 12pm each business day, Monday through Friday. Subject to meeting credit underwriting criteria. Other factors and restrictions apply.

## KAPOLEI COMMONS BRANCH GRAND OPENING

On June 21 (National Selfie Day), the **Kapolei Commons Branch** officially opened its doors to the Kapolei community. The grand opening celebration included a traditional Hawaiian blessing and maile lei untying guided by Kahu Kordell Kekoa, as well as giveaways, exclusive specials, and, of course, a selfie sweepstakes!



The Kapolei Commons branch was designed to accommodate UHFCU's growing membership in the Leeward community.

It features the **latest and greatest in-branch technologies**, including a 3D mural and custom surfboard produced by UH student-athlete Rachel Radona (see page 2 to learn more about the mural).

"Mahalo to the hundreds of members who visited with us for our grand opening celebration," said UHFCU President & CEO, Travis Bow. "We were thrilled to see such a tremendous turnout to our grand opening, and we look forward to continuing to serve you and the entire West O'ahu community for years to come."

Please visit [UHFCU.com](https://www.uhfcu.com) for the current branch operating hours.

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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://www.uhfcu.com).

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

## KAPOLEI COMMONS BRANCH MURAL

Visit our Kapolei Commons branch to see our one-of-a-kind mural painted by talented local artist, and current UH Mānoa student-athlete, Rachel Radona! The mural features the leeward mountain Kaʻena Point and utilizes all the official campus colors of the UH system to illustrate UHFCU ‘Chargin’ Forward’ into the heart of West Oʻahu.



### Artist Statement

Aloha! My name is Rachel Radona, and I am a student-athlete at the University of Hawaiʻi at Mānoa! Growing up in Hawaiʻi as a Native Hawaiian, we are encouraged to continue to perpetuate Hawaiian culture, traditions, and pass on moʻolelo, and I try my best to contribute to the lāhui through inspiring and teaching others through art!

That is why I am so thankful to have opportunities like this mural to not only express myself and UHFCU, but to express the beautiful ʻāina and moʻolelo that come with it. The mauna Leina a Kaʻuhane (which is featured in this mural) as well as all the other wonderful things which make Hawaiʻi home are the most awesome things to paint, and I am beyond grateful to have fun doing it!

Follow Rachel on Instagram (@raay.chel\_art) to see more of her work!



## GET SMART. GET GIFT CARDS.

### Zogo Finance – Education App

#### We’ve made learning about finances fun!

Our new financial education app already has over 3,700 Hawaiʻi residents using it. Why? Because you earn gift card rewards while you learn about finances on your smartphone.

The University of Hawaiʻi Federal Credit Union (UHFCU) has partnered with Zogo, a leading financial technology company, to bring Zogo’s mobile app to the Hawaiʻi 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 \$9,700 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 Hawaiʻi 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](https://UHFCU.com/Zogo).



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## ARE YOU READY FOR A 'WHEELIE' BIG GIVEAWAY?

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

### ENTER IN 3 EASY STEPS:

- **Register Online.** Register for the ReferLive Program at [referlive.com/uhfcu](https://referlive.com/uhfcu). Please ensure the information provided matches your UHFCU account info.
- **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.
- **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](https://UHFCU.com/contests).



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*\*NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Electric Bike Sweepstakes runs 8/1 to 9/30/23. 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 9/30/23 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 register using at least one of the following methods: 1) New Members: Receive one (1) entry when you become a member and open a Savings & Checking account between 8/1 and 9/30/23. 2) Existing Members: Must be registered in the UHFCU ReferLive Program ([referlive.com/uhfcu](https://referlive.com/uhfcu)) to qualify. Receive one (1) entry for every qualified referral that becomes a member and opens a Savings & Checking account between 8/1 and 9/30/23. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children, or household members. Terms and conditions subject to change without notice. Visit a branch or [UHFCU.com](https://UHFCU.com) for full Official Rules.\*\*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.*

## #TAKEMETOMĀNOA SCHOLARSHIP CONTEST WINNER

Congratulations to our #TakeMeToMānoa scholarship contest winner, **Carly Miyamoto!**

Incoming University of Hawai'i at Mānoa freshman Carly Miyamoto graduated from Pearl City High School as the president of the National Honor Society. At her graduation rehearsal, she and her parents were surprised to learn Miyamoto earned a free year of tuition thanks to her entry in the #TakeMeToMānoa contest funded by UHFCU and hosted by Hawai'i News Now (HNN).

UHFCU has partnered with HNN and UH Mānoa to surprise incoming students with a free year of tuition since 2018.

"We are thrilled to extend a scholarship to Carly, a highly deserving student embarking on their college journey," remarked UHFCU President and CEO Travis Bow. "These opportunities fill us with immense pride and excitement each year as they allow us to invest in talented individuals and contribute toward our community's future growth and prosperity. Education is the key that unlocks doors to limitless possibilities, and by supporting this student's academic aspirations, we are fostering a brighter tomorrow. We wish Carly nothing but the best on the journey ahead!"

See Carly's winning entry at [UHFCU.com/scholarship](https://UHFCU.com/scholarship).



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## UHFCU ANNOUNCES PLAID INTEGRATION



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We are excited to announce our integration with Plaid, the leading open finance provider powering the digital financial ecosystem. This integration allows members to securely and effortlessly connect all your UHFCU accounts to popular financial apps you want to use, including Venmo, Mint, Robinhood and more!

Learn more about Plaid at [UHFCU.com/plaid](https://UHFCU.com/plaid).





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

**Kapolei Commons Branch**  
4450 Kapolei Pkwy #107  
Kapolei, HI 96707  
Near Target, Next to Royal Nails

**BRANCH HOURS**

Please visit [UHFCU.com](http://UHFCU.com) or call  
(808) 983-5500 for the current hours.



**HOLIDAY SCHEDULE**

Labor Day, September 4  
*Closed*

Indigenous Peoples' Day, October 9  
*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.

**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 paying off high-interest debt.

- Date:** Saturday, September 23, 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](mailto:memberservices@uhfcu.com) with:

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



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