

# Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2023

Holiday Specials!



## HOLIDAY PERSONAL LOAN

It's your time to shine!

As low as...

**5.99%** APR\*

Up to 24 Months

Need more cash each month? Choose a longer term for smaller monthly payments.

Loan Amount	Rate	Length	Estimated Payment
\$5,000	3.99%**	12 months	\$425.73
\$5,000	5.99%	24 months	<b>\$221.58</b> ✓

SALE ENDS 12/31



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**APPLY TODAY!** Receive an **INSTANT DECISION** at [UHFCU.com](http://UHFCU.com).

Or call us 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. 5.99% 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 11/1/23 and ends 12/31/23. Loan must fund by 1/5/24. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 5.99% for 24 months would have a monthly principal and interest payment of \$221.58. 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.

\*\*Example rate and payment for illustrative purposes only. Not an actual, available rate.

## CREDIT CARD SWEEPSTAKES

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

### \$500 Hawaiian Airlines Gift Cards



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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 Hawaiian Airlines 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 11/1/23 and 11/30/23. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases between 12/1/23 and 12/31/23. 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 12/31/23 to qualify. Three (3) winners will each receive a \$500 Hawaiian Airlines Gift Card. Additional restrictions may apply. Offer and terms subject to change without notice. This sweepstakes is in no way sponsored, endorsed, or associated with Hawaiian Airlines. Please visit a branch or UHFCU.com for full Official Rules.

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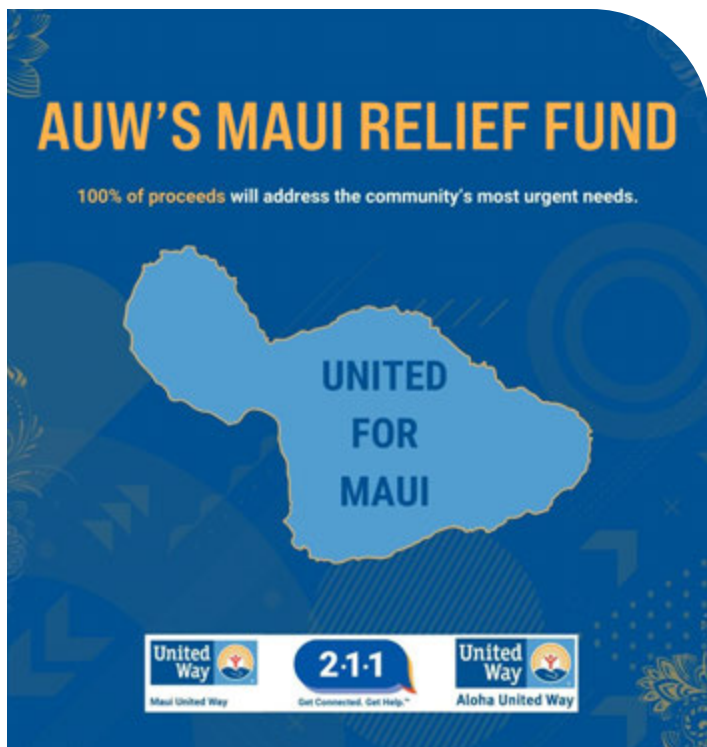
5-TIME WINNER

We're Hawaii's Best, again!

We're humbled and honored to be selected as a "Hawaii's Best" finalist for the fifth time!

Awarded annually by the Honolulu Star-Advertiser, "Hawaii's Best" is a collection of Hawaii's favorite businesses and services as chosen by its 500,000 plus readers.

Mahalo for your support!



## UNITED FOR MAUI

### Send Support to Our `Ohana in Maui

UHFCU has partnered with Aloha United Way to support Maui victims.

Aloha United Way's **Maui Fire Relief Fund** was activated to raise and deploy flexible resources quickly to local nonprofit agencies supporting those affected by the devastating fires on Maui.

AUW is directing **100% of the proceeds to Maui United Way**, whose partner agencies, such as Maui Food Bank, the Red Cross, and the Salvation Army, distribute relief funds according to the community's most urgent needs.

Your donation will ensure that— in collaboration with community partners, foundations, nonprofit agencies and donors— we are able to meet the critical human services for our most vulnerable in Maui.

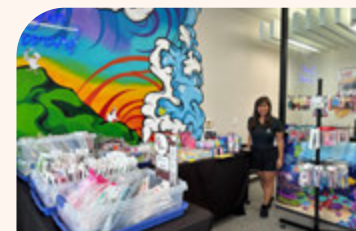
To make a donation, call us at (808) 983-5500, visit any branch, or use our secure, online donation page at [UHFCU.com/AUW](https://UHFCU.com/AUW).



## INTERNATIONAL CREDIT UNION DAY CELEBRATION

Thursday, October 19 marked the 75th anniversary of International Credit Union Day. Since its inception in 1948, ICU Day celebrates what makes credit unions unique: **a mission to bring financial inclusion and well-being to people all over the world.**

This year, we celebrated with a TWO-DAY craft fair, giveaways, and an HIC gift card sweepstakes. **Mahalo to all our members who participated to help us celebrate the credit union difference!**



## SAVE THE DATES!



## HOLIDAY CRAFT FAIR

### December 14 & 15 @ Select Branches

Join us for a festive extravaganza at our **first-ever Holiday Craft Fair!** Discover a world of handmade wonders and unique treasures, carefully curated to add an extra sparkle to your seasonal celebrations. For an up-to-date list of vendors, visit [UHFCU.com/craft-fair](https://UHFCU.com/craft-fair).



## WE'VE LOWERED OUR FEES!



### YES, YOU READ THAT RIGHT!

We're excited to announce that effective October 1, 2023, **we lowered or removed multiple account service fees!** UHFCU is proud to be one of Hawai'i's leading credit unions in reducing the cost and complexity of fees.

### DARE TO COMPARE

Did you know? UHFCU members already **pay the lowest banking fees** – by far – among the top local banks and credits unions. It's one of the many ways we show appreciation to our loyal members.

	Fees/Member*
Local CU's	\$46
<b>UHFCU</b>	<b>\$13</b>



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\* Based on general fee data as of year-end 2022 using publicly available data from the NCUA (<https://mapping.ncua.gov/ResearchCreditUnion.aspx>). Calculated by dividing the total amount of fee income generated by the total number of members.

## E-BIKE SWEEPSTAKES WINNER!



Congratulations to **Gavin**, winner of our e-Bike Sweepstakes! Stay tuned to [UHFCU.com/contests](https://uhfcu.com/contests) for more exciting offers and contests.



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## 2024 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](mailto:nominations@uhfcu.com). Completed applications by those nominated are due by **December 1, 2023**.



P.O. Box 22070  
Honolulu, HI 96823-2070

**Main Branch**  
2019 South King Street  
Honolulu, HI 96826  
(Entrance on King St. – Right Side)

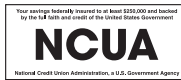
**Mānoa Marketplace Branch**  
2752 Woodlawn Drive, Suite 5-107  
Honolulu, HI 96822  
Between Subway & Brug Bakery

**Mānoa Campus Center Branch**  
UHM Campus Center  
2nd Level – Next to Cafeteria

**Kapolei Commons Branch**  
4450 Kapolei Pkwy #107  
Kapolei, HI 96707  
Between Target & Office Max

**BRANCH HOURS**

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



**HOLIDAY SCHEDULE**

Veterans Day, November 10 (Observed)  
Closed

Thanksgiving Day, November 23  
Closed

Day after Thanksgiving, November 24  
Select branches open – visit [UHFCU.com](http://UHFCU.com)

Christmas Day, December 25  
Closed

New Year's Day, January 1  
Closed

Dr. Martin Luther King, Jr. Day,  
January 15  
Closed

**FIRST-TIME  
HOMEBUYER SPECIAL**

*Limited Time Only*

First-time homebuyers can receive up to...

**1 POINT OFF**  
your purchase transaction\*



Ready to purchase your first home? Our highly experienced loan officers are here to help walk you through every step to homeownership.

Apply online at [UHFCU.com](http://UHFCU.com), call (808) 983-5527, or stop by any of our branches.



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*\*Promotion applies to discount points paid for qualified First-Time Homebuyer purchase transactions. May not be used towards down payment or other closing costs. May not be combined with any other offers. Certain restrictions apply. UHFCU reserves the right to modify or cancel this promotion at any time. NMLS #421550*

**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.