

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2024



APPLE WATCH SWEEPSTAKES

Apply for a loan using LOAN REVIEW for your chance to win an . . .

Apple Watch



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Did you know? You could **save HUNDREDS on monthly payments** in just a few minutes. Get INSTANT personalized loan offers and see how much you could save with our FREE online **Loan Review from UHFCU!**

Is it time for a new car, that dream vacation, or a credit card with more rewards? Or maybe it's time to refinance that high-interest debt? Loan Review gives you personalized loan offers – anytime, anywhere – and calculates your savings instantly! The best part is it's FREE with **NO CREDIT CHECK REQUIRED!*** Start your FREE Loan Review with just your phone number & last 4 digits of your SSN at loans.UHFCU.com.

PLUS, apply for a loan or credit card through Loan Review between **February 1st – 29th**, to be automatically entered to win an **Apple Watch!**** Learn more at UHFCU.com/loan-review.

*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.
**NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Loan Review Sweepstakes runs from 2/1/24 to 2/29/24. Must be a legal resident of the State of Hawai'i and twenty-one (21) years of age or older with a valid Social Security Number as of 2/29/24 to enter. In addition, you must apply for a loan through our Loan Review service (loans.uhfcu.com) between 2/1/24 and 2/29/24 to be automatically entered to win. One (1) winner will receive an Apple Watch valued at 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 for full Official Rules.

VISIT US AT KAPOLEI COMMONS

Our **Kapolei Commons branch** recently celebrated its 6-month anniversary as our newest branch location. Located in Kapolei Commons **between Target & Office Max**, our Kapolei Commons branch was designed to accommodate UHFCU's growing membership in the Leeward community.

We've already made our mark! Our Kapolei Commons branch is currently **rated 4.8 stars on Yelp** – leading the way as we charge forward into 2024. As the only credit union in the area, our team of experts provides the award-winning service and aloha spirit that sets us apart from traditional banking.

“Being able to assist our westside communities in obtaining personal goals and making dreams a reality is what we strive for here at UHFCU,” said Kapolei Commons Member Relationship Manager Chantilly Espindola-Williams. “Kapolei is just one of our amazing locations that will go above and beyond to make our members feel safe and secure with all their financial needs.”



The Kapolei Commons branch is open Mondays to Fridays from 9:00 am to 5:00 pm and Saturdays from 9:00 am to 1:00 pm.

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ANNUAL MEETING

WED., MARCH 27, 2024
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.

REFER-A-FRIEND TO UHFCU

Earn up to \$500 in 2024

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

How to Refer-A-Friend

- 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](https://play.google.com/store/apps/details?id=com.referlive) and the [Apple App Store](https://apps.apple.com/us/app/referlive/id1461442295) to make referring even easier!
- 3. Get Rewarded.** You and your friends will each 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!



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 and certain restrictions may apply. For more information on Refer-A-Friend, visit UHFCU.com/refer.

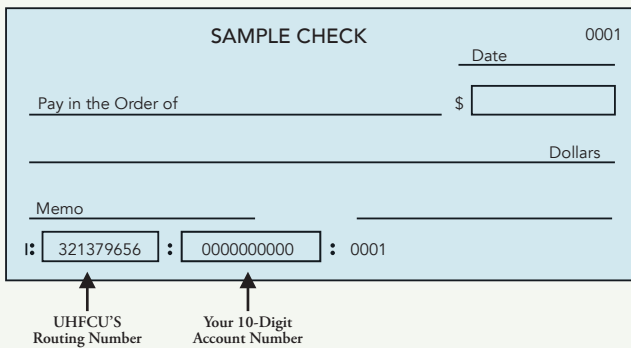


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HOLIDAY SHOPPING SWEEPSTAKES WINNERS!

Congratulations to Tari, Margaret, & Zee, winners of our Holiday Shopping Sweepstakes! They each won a \$500 Hawaiian Airlines gift card for using their UHFCU Credit Card during the holiday season. Safe travels!

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



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.

SAVE THE DATES!

MOTHER'S DAY CRAFT FAIR • MAY 9 & 10 @ SELECT BRANCHES

Discover a world of handmade wonders and unique treasures, carefully curated to add an extra sparkle to your Mother's Day celebrations. For an up-to-date list of vendors, visit UHFCU.com/craft-fair.



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2024 BOARD NOMINATION & ELECTION PROCEDURES



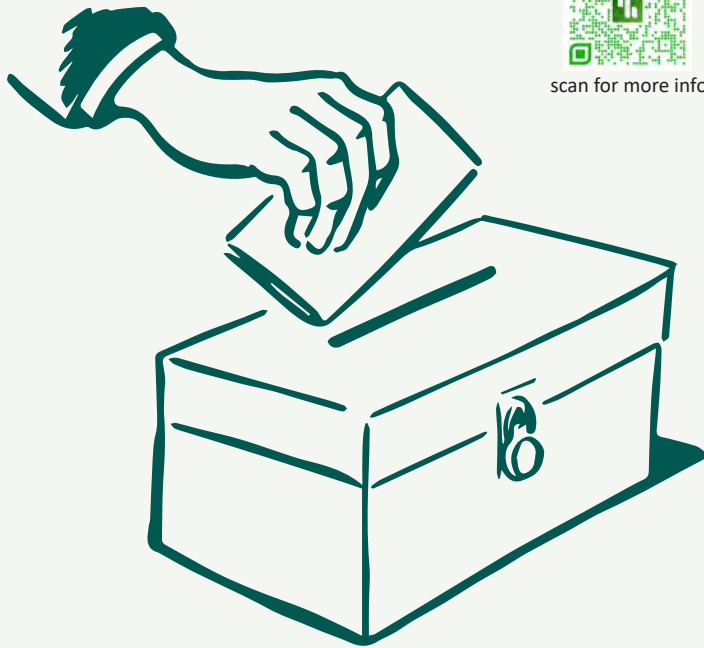
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The Board of Directors of the University of Hawai'i Federal Credit Union has approved the following slate of candidates. Two (2) will be elected to the Board by the membership: Sylvia Higashi and Barbara Kawamoto

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 310 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, 2024. Voting will be held during the Annual Meeting, which will be held "virtually" on March 27, 2024, and ballots will be made available. 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 27, 2024.

Clifford Togo,
Board of Directors



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 27, 2024. 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 19, 2024**.

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 2024 Board of Directors election.

Name and Member Number (print)

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

Signature and Date



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 or call
(808) 983-5500 for the current hours.

HOLIDAY SCHEDULE

Birthdays of Martin Luther King Jr.,
Jan. 15
Closed

Washington's Birthday, Feb. 19
Closed

Memorial Day, May 27
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, May 11, 2024
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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