

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2024



SCRATCH & SAVE AUTO LOANS!

Scratch an Auto Loan rate as low as...

1.99% 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 scratch-off cards or e-mails with chances to win discounted Auto Loan rates **as low as 1.99% APR or up to \$300 Cash Back!**

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

Auto Buying Tip

Get pre-approved with us BEFORE you go to the dealer. That way, you can shop with the confidence of a cash buyer. For details or to get pre-qualified, call 983-5500 or go online to UHFCU.com for **INSTANT APPROVAL.****



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*Annual Percentage Rate (APR) is the lowest rate available. All promotional rates apply up to a 60-month term. Cash offer applies up to an 84-month term. Sample monthly payment on a \$10,000 loan with 1.99% APR Instant Rate for 60 months would be \$175.23. Higher rates may apply depending on term and credit history. Estimated odds: 1) 1.99% Instant Rate is 3 in 1000; 2) 1.00% Rate Discount is 600 in 1000; and 3) 1.00% Cash Back is 397 in 1000. 1.00% Rate Discount requires automatic payments from a UHFCU savings or checking account to qualify. Otherwise, a rate discount of 0.75% will apply. Cash Back is 1% of the loan balance (up to \$300) and will be paid at funding. The Cash Back award will be forfeited and added to the payoff amount if the loan is closed within 24 months of opening. 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 2016 and newer. Applications must be received between 5/1/24 and 5/31/24. Loan must fund by 6/29/24 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.

WIN AN IPAD

USE CHECKSNAP MOBILE DEPOSIT



RUNS 5/1-6/30

Snap. Deposit. Win! For each check you deposit using CheckSnap (up to 5 per month), you'll automatically be entered for a chance to win an iPad.* The more you use CheckSnap, the higher your chance of winning!

*NO PURCHASE NECESSARY. Runs 5/1/24 to 6/30/24. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



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SHARED BRANCHING

Have a non-UHFCU credit union account? Talk to us! **We perform CO-OP and Hawaii Network shared branching transactions at all UHFCU branch locations.** Learn more at UHFCU.com/contact-us.



HOW TO IDENTIFY A SCAM



It's not always easy to identify a scam. Successful scammers are persuasive and will use many tools to appear legitimate. But when it comes time to gain the information that they need from you, there are some **common major warning signs**.

- **The caller/letter leaves a suspicious callback number.**

UHFCU's phone number is (808) 983-5500. Never redial from the incoming call or use any other number provided by the caller.

- **The caller asks for your card PIN.**

Never provide your PIN to anyone—verbally or with your phone keypad. There is no valid reason that a caller will ever request your card PIN.

- **The caller asks you to provide your Online Banking ID or password.**

- **The caller asks you to provide your card or CVV number.**

- **The caller asks you to provide social security information.**

Even if you think you will never fall for a scam, **always be protective with information that you provide to an incoming caller. UHFCU will never initiate contact with you by mail, phone, e-mail, text, or through social media outlets to ask for your personal or financial information.** One simple step you can take to protect yourself is to hang up and call us back at a number you know and trust—such as the phone number provided on the back of your Debit or Credit Card or on your account statement. **Do not** redial from the incoming call or use any other number provided by the caller.

You should always be cautious and review your accounts on a regular basis. With that being said, it's a great opportunity to **take advantage of real-time account alerts** within Online Banking and Mobile Banking. That way, you'll be notified of any activity on your accounts quickly.

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](https://play.google.com/store/apps/details?id=com.uhfcu.referlive) and the [Apple App Store](https://apps.apple.com/us/app/referlive/id1444444444) 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!*



*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.

APPLE WATCH SWEEPSTAKES WINNER

Congratulations to Jessica, winner of our Apple Watch Sweepstakes! Jessica won an Apple Watch simply by applying for a loan using Loan Review from UHFCU! Like Jessica, you can get **INSTANT personalized loan offers** and potentially **save HUNDREDS on monthly payments** in just 2 minutes! Start your **FREE** online Loan Review at UHFCU.com/loan-review.



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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 2024! 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 Hawai'i'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. These monetary prizes will make a difference to students' financial lives and creatively serve our community when it may need it the most.

How to Enter: Starting May 13th, **upload a senior selfie or candid picture** at [KITV.com/classof2024](https://www.kitv.com/classof2024). Contest ends June 9th.

*NO PURCHASE NECESSARY TO ENTER OR WIN. Contest runs 5/13/24 to 6/9/24. 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/classof2024](https://www.kitv.com/classof2024).



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BOARD OF DIRECTORS FOR 2024 TO 2025

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

Congratulations to Sylvia & Barbara! Both were elected to 3-year terms as Board of Directors at our 2024 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

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

Memorial Day, May 27
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.

Puʻukū: In old Hawaiʻi, someone to whom you entrusted all your worldly goods and valuables.



**NEW HOME EQUITY
"TRIPLE" SPECIALS
LIMITED TIME ONLY**

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.



<p>AS LOW AS...</p> <p>7.00% <small>APR*</small></p> <p>Fixed for 2 years</p>	<p>OR</p> <p>6.50% <small>APR*</small></p> <p>Fixed for 3 years</p>	<p>OR</p> <p>7.50% <small>APR*</small></p> <p>Fixed for 5 years</p>	<p>THEN</p> <p>9.00% <small>APR*</small></p> <p>Current Variable Rate After Fixed Rate Period</p>
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*Discounted Introductory Fixed Rates of 7.00%, 6.50%, and 7.50% Annual Percentage Rate (APR) are available (respectively) 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 4/1/2024 – 5/31/2024 and funded by 6/30/2024. 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 9.00% as of 1/1/2024. 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 Hawaiʻi. 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.