

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2024

PERSONAL LOAN SALE

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

7.24% APR*
3-YEAR TERM

EXAMPLE: BORROW \$5,000 FOR ONLY \$155/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!



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Apply for an **INSTANT DECISION**** at [UHFCU.com](https://uhfcu.com) or in just a minute with our Mobile Banking app.

*Annual Percentage Rate. 7.24% 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. \$25,000 maximum loan amount. New or existing UHFCU Checking account required to qualify for special rate. Offer begins 8/15/24 and ends 9/30/24. Loan must fund by 10/4/24. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 7.24% for 36 months would have a monthly principal and interest payment of \$154.93. 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.

WIN FLOOR SEATS TO SEE TUMUA!

SEP. 27 AT BLAISDELL ARENA

Ready to see Hawai'i's stand-up sensation that everyone's talking about? One lucky winner will receive two FLOOR SEATS to see social media personality and former UH student-athlete **Tumua Tuinei** live at the Blaisdell on Friday, September 27th!



THERE ARE 2 WAYS TO ENTER!

1. "Follow" @UHFCU on Instagram, Facebook, or TikTok & tag a friend on our giveaway post (limit one entry per person).
2. Fill out an entry form at any branch (limit one entry per person).

Want additional entries? Spin our virtual wheel for your chance to win up to **40 additional entries!** Learn more at [UHFCU.com/contests](https://uhfcu.com/contests).

Enter by August 31st.

*NO PURCHASE NECESSARY. Certain restrictions and exclusions apply. Subject to full official rules at [UHFCU.com](https://uhfcu.com) or our branches.



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Cash Wave Credit Card

Get Unlimited **1.75% Cash Back** on ALL Purchases!

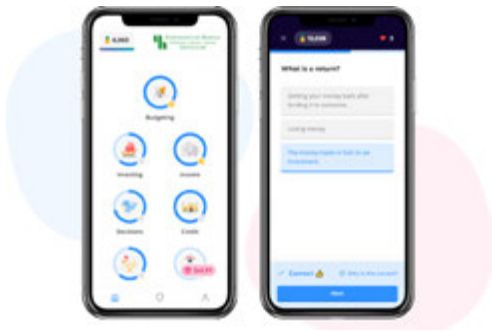
Enjoy the best cash back rate on the block! Plus, no annual fee and NO category limits. It's the no-hassle, all-purchases card in your wallet.

Get an INSTANT-DECISION* at [UHFCU.com](https://uhfcu.com).

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

GET SMART. GET GIFT CARDS.

ZOGO FINANCE – EDUCATION APP



We've made learning about finances fun!

Our new financial education app already has nearly 3,000 Hawai'i residents using it. Why? Because you earn gift card rewards while you learn about finances on your smartphone.

The University of Hawai'i Federal Credit Union (UHFCU) has partnered with Zogo, a leading financial technology company, to bring Zogo's mobile app to the Hawai'i community. The app guides users through 700+ bite-sized financial education modules on their smartphones at their own pace.



Generation Zogo

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 \$4,500 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 Hawai'i 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!



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Learn more at UHFCU.com/Zogo.

CONTEST WINNERS



CHECKSNAP IPAD SWEEPSTAKES WINNER

Terry snagged a shiny new iPad for using our CheckSnap Mobile Deposit! Who knew depositing checks from your phone could be so rewarding?



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CARRIE UNDERWOOD TICKET GIVEAWAY WINNER

Paula was blown away to win FLOOR SEATS to Carrie Underwood's first concert in Hawai'i. We hope you enjoyed the concert!

Stay tuned for more exciting promotions and opportunities to win fantastic prizes at UHFCU.com/contests.

SWEET TREATS AT MCCULLY BRANCH

AUG. 23 • SEP. 27 • OCT. 25 • NOV. 22 • DEC. 27



We're happy to announce our newest partnership with **Sweet Treats By Kris!** Sweet Treats will be selling their local goodies outside our McCully Branch every 4th Friday of the month!*

A crowd favorite at craft fairs around Oahu, Sweet Treats offers all your favorite local treats to satisfy anyone's sweet (or savory) tooth.

PLUS, we've sweetened the deal for our members! **Pay with your UHFCU debit or credit card** and Sweet Treats will **waive the credit card fee & sales tax!**

Follow Sweet Treats on Instagram (@sweettreatsbykris) to stay updated on their latest menu.

*Dates subject to change.

INTERNATIONAL CREDIT UNION DAY FAIR

OCTOBER 17 & 18

Join us to celebrate International Credit Union Day! The official day is October 17th; however, we're so excited about how we make a difference in our members' lives that we're celebrating it for TWO days! Here's a sneak peak of what to look forward to:



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- **Craft Fair** – We've partnered with our friends at **808 Craft and Gift Fairs** to hold a **2-DAY CRAFT FAIR** at select branches. See UHFCU.com/craft-fair for an up-to-date list of vendors.
- **\$50 Amazon Gift Card Sweepstakes** – Stop by any UHFCU branch for your chance to win one of four \$50 Amazon Gift Cards!
- **In-Branch Giveaways** – Stop by any UHFCU branch for a FREE gift! While supplies last.



Learn more about our International Credit Union Day festivities at UHFCU.com/international-credit-union-day.

#TAKEMETOMANO SCHOLARSHIP WINNER



Congratulations to our 2024-2025 #TakeMeToManoa scholarship contest winner, **Via Javinar** from Kaua'i High School!

Javinar's #TakeMeToMānoa scholarship contest win was unveiled live on television during her graduation rehearsal. UH Mānoa Associate Director of Admissions Shauna Pimentel-Motoooka and Hawai'i News Now (HNN) Anchor Dillon Ancheta surprised her with the news that she would be receiving a free year of tuition for UH Mānoa, funded by UHFCU.

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

"It is so exciting for us to provide a scholarship that will support Via at the start of her college journey," said UHFCU President and CEO Travis Bow. "We proudly invest in students and their education as they become the future leaders and innovators of our community. We wish Via nothing but the best on her academic journey!"

See Via's winning entry at UHFCU.com/scholarship.



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TEXT MESSAGE LOAN PAYMENTS



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We have partnered with **MessagePay**, a cutting-edge platform that enables you to initiate payments swiftly from external bank accounts through text messages. It's the ideal solution for **ensuring your payments are on time**, especially when you're down to the wire. The small \$4.99 convenience fee applied to each loan payment is a cost-effective alternative to late fees and other penalties, providing you with peace of mind and financial flexibility when needed.

Learn more about MessagePay at UHFCU.com/messagepay.



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](https://uhfcu.com) or call
(808) 983-5500 for the current hours.

HOLIDAY SCHEDULE

Labor Day, September 2
Closed

Indigenous Peoples' Day, October 14
Closed

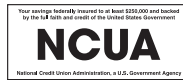
BOARD MEMBERS

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.



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, October 19, 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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