

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2024

HOLIDAY SPECIALS!



Personal Loan

Unwrap lower monthly payments!

As low as...

6.49%
APR*
UP TO 24 MONTHS

| Loan Amount | Rate | Length | Estimated Payment |
|-------------|---------|-----------|-------------------|
| \$5,000 | 4.99%** | 12 months | \$428.01 |
| \$5,000 | 6.49% | 24 months | \$222.71 ✓ |

SALE ENDS 12/31

Apply today! Take advantage of a longer, 2-year term. Receive an instant decision at [UHFCU.com](https://uhfcu.com). Or call us at (808) 983-5500 or stop by any UHFCU branch.



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*Annual Percentage Rate. Automatic payment and new or existing UHFCU Checking account required to qualify for special rate. 6.49% 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 11/1/24 and ends 12/31/24. Loan must fund by 1/6/25. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$5,000 at 6.49% for 24 months would have a monthly principal and interest payment of \$222.71. 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**

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 11/1/24 and 11/30/24. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases between 12/1/24 and 12/31/24. 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 12/31/24 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](https://uhfcu.com) for full Official Rules.



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Special



6-TIME WINNER

**SIX-TIME WINNER
We're Hawaii's Best, again!**

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

PROTECTING OUR KUPUNA

TIPS FOR AVOIDING ELDER FRAUD



Elder fraud is an increasing concern as scammers target older adults, often taking advantage of their trust or lack of familiarity with modern technology. Scams can be financially devastating and emotionally draining, making it crucial for seniors and their loved ones to be aware of common tactics used by fraudsters. Below are practical tips to help protect seniors from falling victim to elder fraud.



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1. Recognize Common Scams

Elder fraud schemes can take many forms, but some of the most prevalent include:

- **Tech Support Scams:** Scammers impersonate tech companies, claiming there's a problem with a computer or device that needs immediate attention, prompting victims to provide remote access or pay for fake services.
- **Government Impersonation Scams:** Fraudsters pose as government officials from agencies like the IRS or Social Security Administration, demanding payment or personal information under the guise of back taxes or identity verification.
- **Lottery or Sweepstakes Scams:** Victims are told they've won a prize but must first pay taxes or fees before claiming their winnings.
- **Romance Scams:** Scammers create fake online relationships with victims, eventually asking for money or gifts.
- **Grandparent Scams:** Scammers impersonate grandchildren in distress, requesting immediate financial help for an "emergency."

2. Don't Share Personal Information

Scammers often request personal information, such as Social Security numbers, credit card details, or bank account numbers. Never provide sensitive information to unsolicited calls, emails, or text messages. Government agencies, banks, or credit unions will never contact you by phone asking for personal or financial details.

3. Beware of Unsolicited Emails and Texts

Fraudsters may send phishing emails or texts that appear to be from legitimate companies, asking for personal information or requesting payments. These often contain links to fake websites designed to steal sensitive data. Seniors should be advised to ignore unsolicited emails and never click on suspicious links.

4. Set Strong Passwords and Enable Two-Factor Authentication

To protect online accounts, seniors should use strong, unique passwords and enable two-factor authentication (2FA) wherever possible. This adds an extra layer of security, making it harder for fraudsters to gain access to personal information.

5. Monitor Financial Statements and Credit Reports

Regularly checking bank statements, credit card bills, and credit reports can help detect any unusual activity early. Seniors should look for unauthorized charges or suspicious activity and report any discrepancies to their financial institutions immediately. 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.

6. Report Fraud Immediately

If you or someone you know has been the victim of elder fraud, it's important to report it as soon as possible. Contact local law enforcement, the FTC, and financial institutions to mitigate further damage. In some cases, law enforcement agencies can help recover stolen funds if fraud is reported promptly.

SAVE THE DATES!

HOLIDAY CRAFT FAIR
DECEMBER 19 & 20 @ SELECT BRANCHES

Wrap up your holiday shopping at our Holiday Craft Fair! Shop local, spread cheer, and find gifts as unique as your holiday spirit! For an up-to-date list of vendors, visit UHFCU.com/craft-fair.



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INTERNATIONAL CREDIT UNION DAY CELEBRATION

Thursday, October 17 marked the 76th anniversary of International Credit Union Day. This year's theme was **"One World Through Cooperative Finance,"** which signifies how credit unions and cooperative financial institutions bring people together to grow financial inclusion and make local communities stronger. We're proud to play a role in contributing to that future!

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



TUMUA TICKET GIVEAWAY WINNER



Congratulations to Shauncey, winner of our Tumua Ticket Giveaway! Stay tuned to [UHFCU.com/contests](https://www.uhfcu.com/contests) for more exciting offers and contests.



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2025 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. Completed applications by those nominated are due by **December 2, 2024**.



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

Veterans Day, November 11
Closed

Thanksgiving Day, November 28
Closed

Day after Thanksgiving, November 29
Select branches open - visit UHFCU.com

Christmas Day, December 25
Closed

New Year's Day, January 1
Closed

Dr. Martin Luther King, Jr. Day,
January 20
Closed

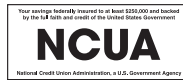
BOARD MEMBERS

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.



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](https://uhfcu.com), call (808) 983-5500, or stop by any of our branches.

*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.



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