

Ka Lono Puʻukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2025



WIN AN IPAD USE CHECKSNAP MOBILE DEPOSIT

RUNS 2/1 - 3/31

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 2/1/25 to 3/31/25. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at [UHFCU.com](https://uhfcu.com) and our branches.



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EARN BIG IN 2025 BY REFERRING FRIENDS

EARN UP TO \$500 IN 2025

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](#) and the [Apple App Store](#) 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 and certain restrictions may apply. For more information on Refer-A-Friend, visit UHFCU.com/refer.



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THANK YOU FOR YOUR SUPPORT!

Thanks to your support, we raised over \$7,500 for Aloha United Way in 2024! Learn how we can keep making a difference together at UHFCU.com/AUW.



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ANNUAL MEETING

**WED., MARCH 26, 2025
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.



HOW TO PROTECT YOUR EMAIL ACCOUNT

5 TIPS TO PROTECT YOUR EMAIL ACCOUNT

Multiple Hawaiʻi residents have been reporting instances of **email account takeovers** (i.e., a cybercriminal gains access to their Yahoo, Gmail, or other email accounts). Cybercriminals are always on the prowl, targeting people through email to steal information or spread harmful software. Please take these proactive steps immediately to help keep your email safe!



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1. Use Two-Factor Authentication (2FA) #1 tip!

Adding an extra step to your login can stop hackers in their tracks. Two-factor authentication (2FA) means you'll verify your sign-in using another device, like your phone. This way, even if someone guesses your password, they can't access your account without the second layer of security. You can use text codes, an authenticator app, or a physical security key. It's quick, easy, and super effective!

2. Use Strong and Unique Passwords – Update Them Regularly

Think of your password as the key to your digital world. Using the same key for every lock (or account) makes it easy for thieves to break in everywhere once they get it. Create a unique password for each account, mixing uppercase letters, numbers, and symbols to make guessing difficult. The longer, the better. Also change your passwords regularly. To keep track, write them down in a secure spot or use a trusted password manager. But remember, even password managers aren't foolproof, so stay cautious!

3. Turn On Spam Filters

Nobody likes spam—except maybe cybercriminals. Luckily, email providers like Gmail and Outlook have tools to weed out junk mail. These filters send suspicious emails straight to your spam folder, keeping your inbox clean and safe. While you can check your spam folder if needed, be careful about opening anything — it's better to delete questionable emails.

4. Beware of Phishing Scams

Phishing emails try to trick you into giving away personal info by pretending to be someone you trust. Look out for emails that demand urgent action or come from strange addresses. Don't click on suspicious links or attachments—report and block the sender instead.

5. Sign Out When You're Done

Always sign out of your email account if you're using a shared or public computer. Staying logged in could let someone snoop through your emails or mess with your account. Signing out only takes a second but protects your privacy in a big way.

Contact us with any questions or concerns

If you have any questions about this information, we encourage you to **speak with a UHFCU representative** or visit [UHFCU.com/quick-tips](https://www.uhfcu.com/quick-tips) to learn more. If you suspect that you may have given information to a possible scammer, it is important to **contact us** (808-983-5500) so we can take measures to help you protect your information and account.

HOLIDAY SHOPPING SWEEPSTAKES WINNERS!



Congratulations to Aileen, Robyn, & Barbara, 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! ✈️



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Be on the lookout for more fun and exciting offers at [UHFCU.com/contests](https://www.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.

SAMPLE CHECK		0001
Date		
Pay to the Order of		\$
		Dollars
Memo		
I: 321379656	: 0000000000	: 0001
↑	↑	
UHFCU's Routing Number	Your 10-Digit Account Number	

SAVE THE DATES!

SPRING CRAFT FAIR • MARCH 20 & 21 @ SELECT BRANCHES

Join us for 2-days of local vendors, handmade treasures, and blooming creativity. Join us at the Spring Craft Fair and discover beautiful handmade goods from local artists and crafters. Every purchase supports small businesses and helps creativity thrive! For an up-to-date list of vendors, visit UHFCU.com/craft-fair.



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2025 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. Three (3) will be elected to the Board by the membership:

- Kenji Sumida
- Clifford Togo
- Edward Yuen

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 340 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 14, 2025. Voting (if a vote is needed) will be held during the Annual Meeting, which will be held "virtually" on March 26, 2025, 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 26, 2025.

David Ching,
Board of Directors

ABSENTEE BALLOT VOTING PROCEDURES

Voting for three (3) seats on the Board of Directors is taking place at our Annual Meeting to be held this year on March 26, 2025. 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 18, 2025**.

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 2025 Board of Directors election.

Name and Member Number (print)

Cut and Send to:

University of Hawai'i FCU
Attn: Election Tellers
P.O. 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

Birthday of Martin Luther King Jr.,
January 20
Closed

Washington's Birthday, February 17
Closed

Memorial Day, May 26
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 ESTATE
PLANNING WORKSHOP**

Join us to learn how to create a legacy and protect assets
for the benefit of future generations.

Date: Saturday, March 15
Time: 10:00am (with light refreshments)
Location: UHFCU – McCully Branch:
2019 S. King Street, Honolulu, HI 96826

Your Host: UHFCU Investment Services, Scott Nishida, AIF® – Financial Advisor
Presenter: Christopher Dang, Estate Planning Attorney

Please RSVP by calling Scott Nishida at (808) 983-5500 x536 or e-mailing him at scott.nishida@lpl.com (Seating is limited).

Law offices of Christopher Dang, UHFCU and LPL Financial are separate entities.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its
Licensed affiliates.

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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