

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2025

SCRATCH AND SAVE AUTO LOAN CONTEST

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 April, 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 Hawaii 'i Federal Credit Union are not eligible for this offer. Auto leases do not qualify for this promotion. Available for vehicle model years 2018 and newer. Applications must be received between 4/1/25 and 5/31/25. Loan must fund by 6/30/25 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. **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 apply

THUMBS UP IF YOU'RE PAYING THE LOWEST FEES IN HAWAII

Yes, you read that right! UHFCU members **pay the lowest banking fees** – by far – among the top local banks and credit unions. It's one of the many ways we show appreciation to our loyal members.



Financial Institutions	Fees/Customer
Banks	\$167*
Local Credit Unions	\$53**
UHFCU	\$12**



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*Based on a 2025 MoneyRates Checking Account Fee Survey (<https://www.moneyrates.com/research-center/bank-fees>). **Based on general fee data as of year-end 2024 using publicly available data from the NCUA (<https://mapping.ncua.gov/ResearchCreditUnion.aspx>). Calculated by dividing the total amount of fee income generated by the total number of members. Average fees/member of the top-3 largest Hawaii credit unions in terms of asset size.

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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.



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LEI-MAKING WORKSHOP

Our recent lei-making workshop was a blooming success! Mahalo to everyone who joined us to celebrate the art, tradition, and beauty of lei-making.

Hosted in partnership with the UH Mānoa College of Tropical Agriculture and Human Resources, the event welcomed members of all ages to learn the cultural significance of lei, hands-on techniques, and even tips on plant propagation to grow their own lei garden at home. Attendees also received a free plant to take home and nurture!



It was a joy to see so many of our UHFCU members show up with curiosity, creativity, and lots of aloha. The room was filled with vibrant flowers, laughter, and the spirit of community.

A special mahalo to Auntie Syl & Mike Kop, Dr. Alberto Ricordi, Sylvia Hussey, and all the volunteers for generously sharing their time and knowledge with us—and for making this workshop one to remember.

If you missed this one, don't worry—we're already planning our next workshop for September! Stay tuned for more details at [UHFCU.com/news-and-events](https://uhfcu.com/news-and-events).



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UHFCU CRAFT FAIR

SAVE THE DATES!

MAY 22 & 23
@ MCCULLY BRANCH

Discover handmade treasures, creative gifts, and local favorites—all at our McCully branch!

Check out our vendor list at [UHFCU.com/craft-fair](https://uhfcu.com/craft-fair).



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SWEEPSTAKES WINNERS

Aviana & Lenly scored tickets to the Tina Turner Musical just by engaging with us on social media, and Anne won an iPad simply for using our UHFCU Mobile App to make deposits!

Want to be our next winner?
Stay tuned for more exciting giveaways at [UHFCU.com/contests](https://uhfcu.com/contests).



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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 2025! 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.

Beginning May 5th, graduates and their families can submit graduation photos to **win one of four (4) \$100 prizes from UHFCU and KITV4!***

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: Upload a senior selfie or candid picture at KITV.com/classof2025 by May 30th.



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*NO PURCHASE NECESSARY TO ENTER OR WIN. Contest runs 5/5/25 to 5/30/25. 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/classof2025.

BOARD OF DIRECTORS FOR 2025-2026

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

Congratulations to Kenji, Clifford, and Edward! All were elected to 3-year terms as Board of Directors at our 2025 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)

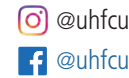
Mānoa Marketplace Branch
2752 Woodlawn Drive, Suite 5-107
Honolulu, HI 96822
Between Subway & Brug Bakery

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



HOLIDAY SCHEDULE

Memorial Day, May 26
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.

ESTATE PLANNING WORKSHOP

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

Date: Saturday, June 7
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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