

# Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

Third Quarter 2025



## BACK-TO-SCHOOL PERSONAL LOAN SALE

Kick off the school year or refresh your home office with the funds you need to get ahead. From shiny new laptops to dorm room essentials, you'll be set up for success in no time.

No school shopping? No worries! Use the money to pay off high-interest debt, fund home projects, or take care of whatever's on your list. PLUS, apply online to be automatically entered to **win a Galaxy Tab!**\*\*

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

STARTING AUGUST 14<sup>TH</sup>,  
ENJOY DISCOUNTED  
**PERSONAL LOAN RATES**  
AS LOW AS...  
**7.24%**<sup>APR\*</sup>  
**3-YEAR TERM**

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



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\*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 615 and 719. 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 8/14/25 and ends 9/30/25. Loan must fund by 10/4/25. 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. \*\*NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER OR TO WIN. Galaxy Tab Giveaway runs from 8/1/25 to 9/30/25. Terms and conditions apply and are subject to change without notice. Visit a branch or UHFCU.com for full Official Rules. \*\*\*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.

## LEI-MAKING WORKSHOP SEPTEMBER 5 • 9AM - 3PM @ MCCULLY BRANCH

Join us on September 5, for a special lei-making experience rooted in culture, connection, and community. Hosted in partnership with Hui Pua Lei and the UH Mānoa College of Tropical Agriculture and Human Resources, this hands-on workshop will guide you through the art of lei-making, traditional techniques, and tips on plant propagation to grow your own lei garden at home.

Whether you're new to lei-making or continuing a beloved practice, we welcome you to gather, create, and celebrate with us.

For more details, please visit [UHFCU.com/news-and-events](https://UHFCU.com/news-and-events).



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## CASH WAVE CREDIT CARD



Get Unlimited

**1.75%**  
**Cash Back**

**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.

## MAHALO, KENJI SUMIDA

### UHFCU BOARD OF DIRECTORS SINCE 1969

After more than 55 years of dedicated service, Kenji Sumida is retiring from the University of Hawaiʻi Federal Credit Union Board of Directors. A retired brigadier general and former commander of the Air National Guard, Kenji brought steady leadership, sharp insight, and deep integrity to every aspect of his work. Since joining the Board in 1969, he helped guide UHFCU through decades of growth, championed policies to keep fees among the lowest in the nation while ensuring the credit union remained financially strong.

Kenji was a passionate advocate for credit union values. As Chair of the Board Personnel Committee since 2004 and leader of the Hawaiʻi Credit Union League's Government Affairs Committee, he worked tirelessly to ensure policies put members first. Whether reviewing balance sheets, recommending policy, or lobbying lawmakers, Kenji led with wisdom and a calm, thoughtful presence.

His influence reached far beyond UHFCU. He was a respected voice in legislative and regulatory discussions, often meeting with elected officials to champion the needs of credit unions and their members. Kenji also supported global financial literacy through the World Council of Credit Unions and gave generously of his time to community organizations such as the Japan-America Society of Hawaiʻi and his church.

As we celebrate Kenji's retirement, we reflect with deep gratitude on his decades of service, leadership, and unwavering dedication to the credit union mission. His legacy will continue to inspire those who follow in his footsteps. Congratulations, Kenji—you will be truly missed.



## IDCHECK

### A SAFER, SMARTER WAY TO USE SHARED BRANCHING

IDCheck  
By CO OP

#### What is IDCheck?

IDCheck is a secure identity verification tool used by credit union Shared Branches to protect against fraud. If you visit a branch that is not your home branch, IDCheck allows you to validate your identity quickly using your government-issued ID and a selfie.

#### Complete IDCheck Before Your Visit

Save time and avoid delays. Complete your IDCheck from home before visiting a Shared Branch location.

#### Why This Matters

Account takeover and identity fraud are rising concerns. IDCheck gives you peace of mind that your account is protected, even when you visit a branch outside of Hawaiʻi or your regular location.

#### How It Works

1. Visit [verify.coop.org](https://verify.coop.org) or scan the QR code available at any branch.
2. Enter your member number and the last four digits of your Social Security Number.
3. Take a photo of your valid ID and a selfie.
4. Receive your unique access code and provide it to the teller. (passcode is valid for 20 minutes)
5. Your identity is verified, and your transaction proceeds safely and smoothly.



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For more details, please visit [UHFCU.com/idcheck](https://UHFCU.com/idcheck).

## UHFCU CRAFT FAIR

### SAVE THE DATES!

AUGUST 7 & 8 • 9AM - 4PM  
@ MCCULLY BRANCH

Discover homemade treats, creative gifts, and local favorites – all at our McCully Branch!

See our full vendor list at [UHFCU.com/craft-fair](https://UHFCU.com/craft-fair).



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## CONGRATULATIONS, MAIYA! #TAKEMETOMANOA SCHOLARSHIP WINNER

Congratulations to our 2025-2026 #TakeMeToManoa scholarship contest winner, Maiya Sugimoto from Moanalua High School!

Sugimoto's #TakeMeToMānoa scholarship contest win was unveiled on television during her graduation rehearsal. UHFCU VP of Member Experience Jason Lippert and Hawai'i News Now (HNN) Reporter Casey Lund surprised her with the news that she would be receiving a free year of tuition for UH Mānoa, funded by UHFCU.

"We love this day," said Lippert. "UHFCU is happy to support our students and truly being at this scholarship event each year is one of the best moments we participate in. Maiya had such a great video explaining why she is going to UH Mānoa. We can't wait to see what she will accomplish."

See Maiya's surprise reveal at [UHFCU.com/scholarship](https://UHFCU.com/scholarship).



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## INTERNATIONAL CREDIT UNION DAY OCTOBER 16 & 17

Join us to celebrate International Credit Union Day! The official day is October 16th; 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:

- **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](https://UHFCU.com/craft-fair) for an up-to-date list of vendors.
- **\$50 Amazon Gift Card Sweepstakes** – Stop by any UHFCU branch to enter to win one of four \$50 Amazon Gift Cards!
- **In-Branch Giveaways** – Stop by any UHFCU branch for a FREE gift! While supplies last.



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Learn more about our International Credit Union Day festivities at [UHFCU.com/international-credit-union-day](https://UHFCU.com/international-credit-union-day).

## UHFCU CARD CONTROL APP

We're excited to introduce UHFCU Card Control, a new mobile app that lets you easily manage how, when, and where your UHFCU debit or credit cards are used. With this simple, secure tool, you can monitor transactions, get instant alerts, and keep your cards safe wherever you go.

Our FREE Card Control app features:

- **Freeze Instantly:** Turn cards on or off anytime
- **Real-Time Alerts:** Instant notifications for every transaction
- **Set Limits:** Control spending by transaction, day, or month
- **Manage Merchants:** Choose which types of stores are allowed
- **Set Locations:** Limit where your card can be used, update travel plans, and more!

**Download our FREE Card Control app** from the Apple App Store or Google Play—just search "UHFCU Card Control." Learn more at [UHFCU.com/card-control](https://UHFCU.com/card-control).



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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 1  
*Closed*

Indigenous Peoples' Day, October 13  
*Closed*

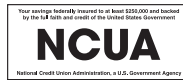
## BOARD MEMBERS

**Chair:** Edward Yuen  
**Vice-Chair:** Sylvia Higashi  
**Treasurer:** Barbara Kawamoto  
**Secretary:** Michael Unebasami  
**Directors:** David Ching  
Clifford Togo  
Shareef Wang

**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) 983-5527, 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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