

Ka Lono Puʻukū



TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2025

HOLIDAY SPECIALS



PERSONAL LOAN
UNWRAP A LITTLE EXTRA CASH!

AS LOW AS...

6.49% APR*

UP TO 24 MONTHS

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



scan for more info

SALE ENDS 12/31

Apply today for a little extra holiday cash and receive an **instant decision**** at [UHFCU.com](https://uhfcu.com). Prefer a personal touch? Call (808) 983-5500 or visit any UHFCU branch. We'll help make your season bright!

*Annual Percentage Rate (APR). 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 615 to 719. \$25,000 maximum loan amount. Offer begins 11/1/25 and ends 12/31/25. Loan must fund by 1/5/26. 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.

HOLIDAY SHOPPING SWEEPSTAKES

**SPEND \$1,000 FOR A CHANCE TO WIN 1 OF 3
\$500 AMAZON 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 Amazon 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 11/1/25 and 11/30/25. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases between 12/1/25 and 12/31/25. 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 12/31/25 to qualify. Three (3) winners will each receive a \$500 Amazon 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 Amazon. Please visit a branch or [UHFCU.com](https://uhfcu.com) for full Official Rules.



scan for more info

INSIDE

- 70th Anniversary Celebration Virtual Bingo

Holiday Craft Fair
- International Credit Union Celebration

Loan Review - Galaxy Tab Giveaway Winner!

Plant & Lei Sale

2026 Board Elections
- NEW Home Equity "Triple" Specials Limited Time Only



**SEVEN-TIME WINNER
WE'RE HAWAII'S BEST, AGAIN!**

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

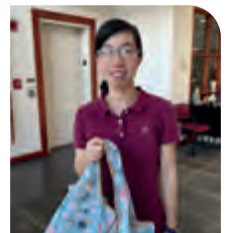
70TH ANNIVERSARY CELEBRATION VIRTUAL BINGO

This year marks an incredible milestone — **70 years of serving our members!** From our humble beginnings in 1955 to the statewide credit union we've become today, our journey has always been about people helping people. To celebrate seven decades of trust, loyalty, and community, we brought everyone together for a special **70th Anniversary Virtual BINGO Celebration** throughout October!

Members from across the islands tuned in each week to play along live on Facebook, Instagram, and YouTube. We distributed nearly 2,000 BINGO cards to enthusiastic participants ready to test their luck and join in on the celebration.

Our BINGO players came ready to win — and they didn't disappoint! We saw quick wins, dramatic near-misses, and plenty of smiling faces as our winners picked up their prizes. Congratulations to all our winners who scored gift cards, anniversary swag, and other special prizes in honor of our 70th year.

Thank you to everyone who joined in the fun and helped make this celebration one to remember. Whether you've been a member for years or just joined our family, your support is what keeps us going strong. Here's to **70 years of service, community, and smart banking** — and many more to come!



SAVE THE DATES!



HOLIDAY CRAFT FAIR

DECEMBER 18 & 19 • 9AM - 4PM

@ MCCULLY BRANCH

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.



scan for more info



INTERNATIONAL CREDIT UNION DAY

Thursday, October 16 marked the 77th anniversary of International Credit Union Day. This year's theme was **"Cooperation for a Prosperous World"** 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!**



LOAN REVIEW GALAXY TAB GIVEAWAY WINNER!

Congratulations to Edward, winner of our Galaxy Tab Giveaway! Edward scored a brand-new Galaxy Tab just for using our quick 2-minute Loan Review to apply and save on his Auto Loan with UHFCU! Stay tuned to uhfcu.com/contests for more exciting offers and contests.



scan for more info

PLANT & LEI SALE SAVE THE DATES!

JANUARY 16 & 17, 2026
9AM - 1PM @ MCCULLY BRANCH



Celebrate aloha at our Lei & Plant Sale! Beautiful lei handcrafted by the Hui Pua Lei and plants from local farmers will be available — all to support local artistry and agriculture. Learn more at UHFCU.com/news-and-events/hui-pua-lei.



scan for more info

2026 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 1, 2025**.



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 27
Closed

Day after Thanksgiving, November 28
Select branches open - visit [UHFCU.com](https://uhfcu.com)

Christmas Day, December 25
Closed

New Year's Day, January 1
Closed

Dr. Martin Luther King, Jr. Day,
January 19
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.

Puukū: In old Hawai'i, someone to
whom you entrusted all your worldly
goods and valuables.



NEW HOME EQUITY "TRIPLE" SPECIALS LIMITED TIME ONLY



AS LOW AS...
5.25%
APR*
FIXED FOR
2 YEARS

OR...
5.50%
APR*
FIXED FOR
3 YEARS

OR...
5.75%
APR*
FIXED FOR
5 YEARS

THEN...
7.75%
APR*
CURRENT VARIABLE RATE
AFTER FIXED RATE PERIOD

Go ahead, start planning that new kitchen, dream vacation, or loan consolidation.
We'll take care of the rest.

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

*Discounted Introductory Fixed Rates of 5.25%, 5.50%, and 5.75% Annual Percentage Rate (APR) are available (respectively) for 24 months, 36 months, or 60 months from account opening of a new UHFCU home equity line of credit, respectively, for approved applications received between 10/20/2025 – 11/30/2025 and funded by 12/31/2025. Minimum initial draw of \$25,000.00 required. After the initial fixed rate period, rates are then adjusted to variable, based on the Prime Rate published in The Wall Street Journal, plus a margin. The current fully indexed variable APR is 7.75% as of 9/17/2025. Loan-to-Value (LTV) is the percentage of the property's appraised value that is mortgaged. Maximum LTV for this offer is 80% LTV. 80% LTV is Prime + 0.50% with a floor rate of 4.50%. After the initial adjustment, the maximum increase per year is 1.00% (rate adjusts January 1st and July 1st) and the maximum rate is 18.00%. Property that will secure your home equity account must be owner-occupied and located in the State of Hawai'i. You must also maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property that secures the home equity account. Refinancing of existing UHFCU mortgages, home equity loans or lines-of-credit, credit card, or other loans and lines-of-credit do not qualify for the offer. Subject to meeting credit underwriting criteria. Additional terms and conditions may apply. Offer, terms, and rate subject to change without notice. NMLS #421550.



scan for more info