

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2026

MONTHLY VIRTUAL BINGO

WIN YOUR SHARE OF OVER \$4,000 IN PRIZES!*



Hana Hou! We are thrilled to announce that our popular online BINGO games will continue with **monthly games in 2026!** Thanks to your overwhelmingly positive feedback and the incredible fun we've had creating these events, we can't wait to keep the excitement going. **Join us LIVE on YouTube, Facebook, or Instagram** and you could win your share of over \$4,000 in prizes!

| | |
|---------------------------|-------------------------------------|
| GAME 2: Feb. 18-20 | Grand Prize: Apple AirPods Pro 2 |
| GAME 3: Mar. 18-20 | Grand Prize: Samsung Galaxy Watch 8 |
| GAME 4: Apr. 15-17 | Grand Prize: Skylight Calendar 15" |



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Get ahead of the game!

Get a BINGO card at any branch (one per person, per day) or request a virtual card at UHFCU.com/bingo (one per email address).

*NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER. Must be a resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number to enter. Odds of winning are dependent on the number of entries received. This promotion excludes UHFCU employees, Board of Directors, and Volunteers, as well as their spouses, dependent children or household members. This promotion is in no way sponsored, endorsed, administered, or associated with YouTube, Facebook, Instagram, Amazon, Samsung, or Skylight. Subject to full official rules available at any branch or at UHFCU.com/bingo.

REFER-A-FRIEND

EARN UP TO \$500 IN 2026**

WHEN YOU REFER-A-FRIEND TO OPEN AND USE A NEW UHFCU CHECKING ACCOUNT!



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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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ANNUAL MEETING

MON., MARCH 30, 2026
9:30 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.

UHFCU CARD CONTROL

DOWNLOAD OUR FREE 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:

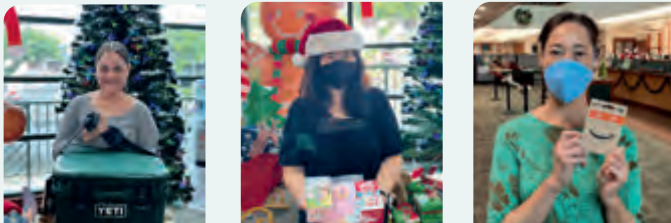
- **Freeze Instantly:** Turn cards on or off anytime
- **Real-Time Alerts:** Instant notifications for every transaction
- **Set Limits:** Control spending by transaction, day or month
- **Manage Merchants:** Choose which types of stores are allowed
- **Set Locations:** Limit where your card can be used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



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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.

HOLIDAY BINGO WINNERS!



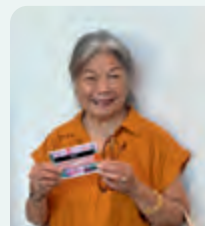
Congratulations to Sharon, Mahealani, & Jennifer, winners of our Holiday BINGO game, including the Grand Prize YETI Roadie 24 Cooler!



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Stay tuned for more BINGO fun at UHFCU.com/bingo.

SWEEPSTAKES WINNERS!



Dexter, John, & Maria each won a \$500 Amazon gift card for using their UHFCU Credit Card during the holiday season, and Jaci won Ray-Ban Meta Sunglasses for joining UHFCU!



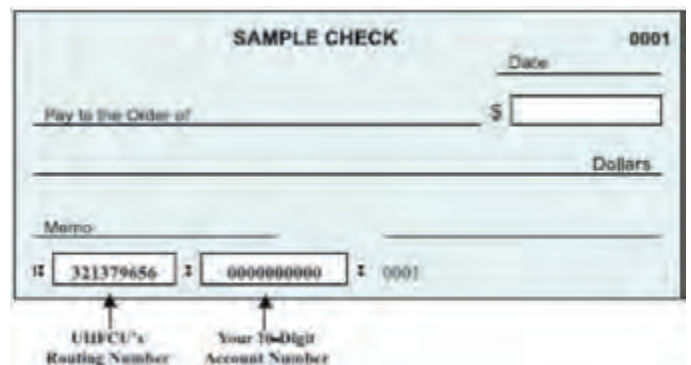
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Be on the lookout for more fun and exciting offers at UHFCU.com/contests.

TAX TIME IS COMING!

IT'S EASY TO SET UP DIRECT DEPOSIT

Reference UHFCU's Routing Number ([321379656](https://UHFCU.com/routing)) and your Checking Account Number, which can be found on your check.





SAVE THE DATES! SPRING CRAFT FAIR

MARCH 19 & 20
@ MCCULLY BRANCH

Join us for two days of local vendors, handmade treasures, and blooming creativity. 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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2026 BOARD NOMINATION & ELECTION PROCEDURES

The Board of Directors of the University of Hawai'i Federal Credit Union has approved the following slate of candidates:

| | |
|---|----------------------------------|
| 3-Year Term Election (2 to be selected) | David Ching Michael Unebasami |
| 2-Year Term Election (1 to be selected) | Shareef Wang |



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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 350 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 13, 2026. Voting will be held during the Annual Meeting, which will be held “virtually” on March 30, 2026, 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 30, 2026.

Clifford Togo,
Board of Directors

ABSENTEE BALLOT VOTING PROCEDURES

If necessary, voting for three (3) seats on the Board of Directors is taking place at our Annual Meeting to be held this year on March 30, 2026. 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 17, 2026**.

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 election of Board members for the 2026-2027 year.

Name and Member Number (print)

Cut and Send to: University of Hawai'i
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 19
Closed

Washington's Birthday, February 16
Closed

Memorial Day, May 25
Closed

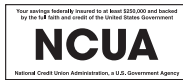
BOARD MEMBERS

- 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.



**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 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 |
|------------------|-----------------------------|----------------|