

Ka Lono Puukū



TODAY. TOMORROW. TOGETHER.

Second Quarter 2026

MONTHLY VIRTUAL BINGO

JOIN US FOR GAMES 5-8



More BINGO? Don't mind if we do. Thanks to your enthusiasm (and maybe a little of our own), **Games 5–8** are officially on the calendar.



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Join us LIVE on YouTube, Facebook, or Instagram and you could win your share of **over \$4,000 in prizes!**

Game	Dates	Grand Prize	Lucky Number Prize
GAME 5	May 20-22	Roborock Q10 Robot Vacuum	\$50 Amazon GC + More
GAME 6	June 24-26	Aura Carver Digital Picture Frame	\$50 Amazon GC + More
GAME 7	July 15-17	Ray-Ban Meta Sunglasses	\$50 Amazon GC + More
GAME 8	Aug. 19-21	Skylight Calendar 15"	\$50 Amazon GC + More

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 person).

*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, Roborock, Aura, Ray-Ban, or Skylight. Subject to full official rules available at any branch or at UHFCU.com/bingo.

LOWER FEES THAN ALL THE REST

Yes, it's true. UHFCU members benefit from some of the **lowest banking fees in Hawai'i** compared to leading banks and credit unions. Because your money belongs to you, not us. It's just one of the many ways being a member makes a real difference in your financial life.



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UHFCU SAVES YOU

\$152
PER YEAR VS. BIG BANKS

\$56

VS. NATIONAL CREDIT UNIONS

Financial Institutions	Fees/ Customer
Banks	\$167**
National Credit Unions	\$71*
UHFCU	\$15* ✓

*Based on general fee data as of year-end 2025 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. National Credit Union data includes only total checking fees cited by [creditunions.com](https://creditunions.com/blogs/industry-insights/credit-unions-deliver-impact-members-are-here-for-it/) (<https://creditunions.com/blogs/industry-insights/credit-unions-deliver-impact-members-are-here-for-it/>). **Based on a 2025 MoneyRates Checking Account Fee Survey (<https://www.moneyrates.com/research-center/bank-fees>).

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375+ FREE ATMS ISLANDWIDE



Including **fee-free access to all American Savings Bank and First Hawaiian Bank ATMs** statewide - because your money should always be within reach, without the extra fees. Learn more at UHFCU.com/contact-us.

AUTO LOAN ~SPRING SALE~

Your dream car just got a discount - no negotiating required. Take **1.25% off our already competitive auto loan rates** this May and cruise into summer feeling like you outsmarted the dealership.

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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1.25% Rate Discount requires automatic payments from a UHFCU savings or checking account to qualify. Otherwise, a discounted rate of 1.00% will apply. Up to 84-month term. 3.75% Annual Percentage Rate (APR) is the lowest rate available. Sample monthly payment on a \$10,000 loan with 3.75% APR for 36 months would be \$292.98. Higher rates may apply depending on term and credit history. Available for vehicle model years 2019 and newer. Applications must be received between 5/1/26 and 5/31/26. Loan must be funded by 6/30/26 and can be used for the purchase of a new or pre-owned vehicle through a dealership/private part sale/lease buy-out, auto equity, or to refinance an existing auto loan that is with another financial institution. Rate Discount is not eligible for auto loans currently financed through UHFCU or refinance transactions for vehicles titled or registered outside the state of Hawaii. Motorcycles do not qualify for this promotion. 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). This promotion cannot be combined with any other offers. Rates and offer are subject to change without notice.Subject to meeting credit underwriting criteria. Other factors and restrictions apply.*

LEI-MAKING WORKSHOP



Our recent lei-making workshop was a beautiful success! Mahalo to everyone who came together to celebrate the art, tradition, and spirit of lei-making.

Hosted in partnership with Hui Pua Lei & 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 could also purchase their own plants 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 Aunty 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.

BINGO WINNERS

Congratulations to all our BINGO winners! Stay tuned for more BINGO fun at UHFCU.com/bingo.



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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!



SNAP. DEPOSIT. WIN A GALAXY TAB!

USE CHECKSNAP MOBILE DEPOSIT

RUNS 5/1 - 6/30



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 a Galaxy Tab.* The more you use CheckSnap, the higher your chance of winning! Try it in our Mobile Banking app today.

*NO PURCHASE NECESSARY. Runs 5/1/26 to 6/30/26. Up to 5 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



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SUMMER CRAFT FAIR SAVE THE DATES!

JULY 16 & 17 • 9AM - 4PM
@ MCCULLY BRANCH

Shop handmade gifts, trendy accessories, island-inspired goodies, and more from talented local vendors. See our full vendor list at UHFCU.com/craft-fair.



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BOARD OF DIRECTORS 2026-2027

- Edward Yuen – Chairman
- Sylvia Higashi – Vice Chairperson
- Barbara Kawamoto – Treasurer
- Michael Unebasami – Secretary
- David Ching
- Clifford Togo
- Shareef Wang

Congratulations to David and Michael on their election to 3-year terms, and to Shareef on his 2-year term at our 2026 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 Food Court

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

Memorial Day, May 25
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
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.



**MORTGAGE
~SPRING SALE~**
**SMART FINANCING,
PERSONALIZED FOR YOU**



Thinking about buying, refinancing, or upgrading your home this season? Our Mortgage Spring Sale is in full bloom, with **limited-time discounts and opportunities designed to help you save.**

Whether you're just starting your home search or ready to make a move, now is a great time to explore what's possible. A quick conversation could open the door to more options - and more savings - than you expect.

Give us a call to learn more about our spring savings at (808) 983-5500 option 4 or visit UHFCU.com/mortgages.



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