Ka Lono Puʻukū

University of Hawaiʻi Federal Credit Union
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Third Quarter 2026

BACK-TO-SCHOOL PERSONAL LOAN SALE

Starting August 17th, enjoy discounted **Personal Loan rates** as low as…

7.49% APR*

3-YEAR TERM

EXAMPLE: BORROW $5,000 FOR ONLY $156/MONTH

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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.

Apply for an **INSTANT DECISION***** at UHFCU.com or in just a minute with our Mobile Banking app.

**Annual Percentage Rate. 7.49% 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 8/17/26 and ends 9/30/26. Loan must fund by 10/3/26. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of $5,000 at 7.49% for 36 months would have a monthly principal and interest payment of $155.51. Rates, programs, terms, and conditions are subject to change at any time without notice. Certain restrictions apply. **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.*

VIRTUAL BINGO

JOIN US FOR GAMES 8-12

More BINGO? Don't mind if we do. Thanks to your enthusiasm (and maybe a little of our own), **Games 8–12** are officially on the calendar.

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

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Game	Dates	Grand Prize	Lucky Number Prize
GAME 8	Aug. 19-21	Skylight Calendar 15"	$50 Amazon GC + More
GAME 9	Sep. 16-18	Roborock Q10 Robot Vacuum	$50 Amazon GC + More
GAME 10	Oct. 14-16	Amazon Echo Show 15	$50 Amazon GC + More
GAME 11	Nov. 18-20	Aura Carver Digital Picture Frame	$50 Amazon GC + More
GAME 12	Dec. 16-18	Ray-Ban Meta Sunglasses	$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).

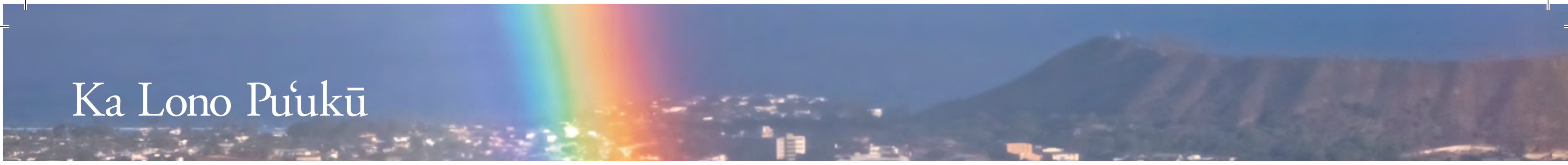
**NO PURCHASE OR CREDIT UNION TRANSACTION NECESSARY TO ENTER. Must be a resident of the State of Hawai`i and eighteen (18) years of age or older with a valid Social Security Number to enter. Odds of winning are dependent on the number of entries received. This promotion excludes UHFCU employees, Board 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, Meta, Amazon, Roborock, Aura, Ray-Ban, or Skylight. Subject to full official rules available at any branch or at UHFCU.com/bingo.*

INSIDE

WE'RE ONE OF AMERICA'S BEST!

2026 FORBES BEST-IN-STATE CREDIT UNION

We're honored to once again be recognized by Forbes as one of **America's Best-In-State Credit Unions** for 2026. This award belongs to our members and employees — mahalo for your continued trust and support as we work to provide the smarter way to bank.



CONGRATULATIONS, LILIANA!

#TAKEMETOMANOA SCHOLARSHIP WINNER

Congratulations to our 2026-2027 #TakeMeToManoa scholarship contest winner, Liliana Okimoto! A Waianae native and Iolani School graduate, Liliana completed her freshman year at the University of Puget Sound and is the first transfer student to earn the scholarship.

Okimoto's #TakeMeToMānoa scholarship contest win was unveiled live on Hawaiʻi News Now (HNN) during a visit to the UH Mānoa Bookstore. UHFCU AVP of Member Experience Sean Parsa, and HNN Reporter Billy V. surprised her with the news that she would be receiving a free year of tuition for UH Mānoa, funded by UHFCU.

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"We're very proud of being able to support the University of Hawaiʻi at Mānoa and also the students here and bringing her back home," said Parsa. "We're proud of her and we're proud of being part of the University of Hawaiʻi."

See Liliana's surprise reveal at **UHFCU.com/scholarship**.

BINGO WINNERS

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

UHFCU CARD CONTROL

DOWNLOAD OUR FREE CARD CONTROL APP

With UHFCU Card Control, you can easily manage how, when, and where your UHFCU debit or credit cards are used. This simple, secure mobile app lets you monitor transactions, receive instant alerts, and help 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 plan
- **Track Rewards:** Easily monitor your Platinum Plus Credit Card rewards

…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**.

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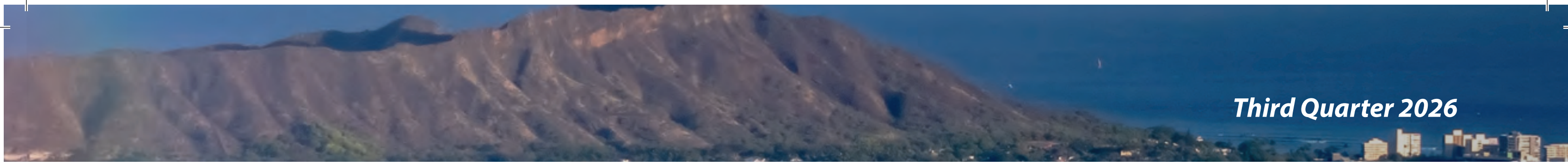

INTERNATIONAL CREDIT UNION DAY

OCTOBER 15 & 16

Join us to celebrate International Credit Union Day! The official day is October 15th; 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:

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- **Craft Fair** – Stop by our McCully Branch for a two-day craft fair featuring our friends at **808 Craft & Gift Fairs**.
- **$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.

Learn more about our International Credit Union Day festivities at **UHFCU.com/international-credit-union-day**.

SAVE THE DATES!

UHFCU CRAFT FAIR

OCTOBER 15 & 16 • 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**.

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HOW TO RECOGNIZE AN IMPERSONATION SCAM

SCAMMERS MAY SOUND CONVINCING — BUT THE WARNING SIGNS ARE CLEAR

Impersonation scams happen when a fraudster pretends to be a trusted organization, such as a financial institution, law enforcement agency, or government office. Their objective is to create fear, confusion, or urgency so you act quickly without verifying the situation.

These scammers can be highly convincing. They may already know some of your personal details, use official-sounding titles or case numbers, or claim your account or identity is involved in illegal activity. In many cases, they will threaten arrest, legal action, or financial loss unless you comply immediately.

1. **How Scammers Take Control**
   A key tactic scammers use is urgency combined with isolation. They may insist the matter is confidential and tell you not to speak with family, friends, or your financial institution. This is designed to prevent you from getting a second opinion that could expose the scam.

   They may also keep you on the phone while you go to a branch, instruct you to hide your phone from employees, or give you a false story to explain a withdrawal or transfer. Some even coach victims on what to say if questioned by financial institution staff.

   It's important to remember that employees ask questions about unusual transactions because they are trying to protect you. Anyone who tells you to lie or hide information is actively trying to stop others from helping you.

2. **Protecting Your Money—and Your Devices**
   Scammers may claim your money needs to be moved to a "safe" or "secure" account. In reality, no government or financial institution will ever require you to transfer funds to protect them. Legitimate authorities will not threaten arrest or demand that you use your own money to assist in an investigation.

   Be especially cautious if someone asks you to download software or an app. Remote-access tools can give scammers control of your device, allowing them to see your screen, access accounts, or steal sensitive information. Never share your Social Security number, Online Banking credentials, passwords, or other personal data in response to an unexpected call.

3. **Stop, Hang Up and Verify**
   If you receive a suspicious call, do not let pressure or fear influence your actions. Hang up immediately and contact the organization directly using a trusted number, such as the one on the back of your card, your account statement, or the organization's official website. Never use a phone number provided by the caller.

   If you suspect you have been targeted, stop all communication and do not send any additional money. Contact UHFCU right away at **(808) 983-5500**. If you installed an app or granted remote access, disconnect your device from the internet and change your passwords using a secure, trusted device.

4. **Stay Alert and Trust Your Instincts**
   The most important rule is simple: legitimate financial institutions and law enforcement agencies will never ask you to lie, secretly move money, or hide financial activity. If something feels suspicious or too urgent, take a step back and verify before acting.

   When in doubt, pause and talk to someone you trust. A few extra minutes of caution can make all the difference in protecting your money, your identity, and your peace of mind.

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University of Hawaiʻi
Federal Credit Union
UHFCU.COM

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

Labor Day, September 7
Closed

Indigenous Peoples' Day, October 12
Closed

BOARD MEMBERS

Ka Lono: The News.

Puʻukū: In old Hawaiʻi, someone to whom you entrusted all your worldly goods and valuables.

SPECIAL CERTIFICATES

SAVE SMARTER, STEP BY STEP

Now	Now
4.10% APY*	**3.77%** APY*
8-MONTH	*11-MONTH*
$5,000 minimum balance **New money only**	**$1,000 minimum balance**

Ready to take your savings to the next level? Build a certificate ladder by dividing your savings between certificates with different terms. You'll keep a portion of your money within reach while the rest continues earning. As each certificate matures, you can use the funds or reinvest them to keep your savings climbing.

Start building your certificate ladder today at any UHFCU branch or at UHFCU.com.

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**Annual Percentage Yield (APY). 8-Month Special Certificate: $5,000 minimum balance, and all funds must be from another financial institution. 11-Month Special Certificate: $1,000 minimum balance. Unless otherwise paid, dividends will be credited and compounded monthly. Fees or other conditions could reduce earnings on the account. A penalty may be imposed for withdrawals before maturity. Rate is accurate and effective as of 7/8/26 and subject to change without prior notice. While supplies last.*