Ka Lono Puuku

University of Hawai'i Federal Credit Union
UHFCU.com

TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2026

Holiday Specials!



PERSONAL LOAN
Unwrap a little extra cash!

AS LOW AS...
6.49% APR*
UP TO 24 MONTHS

Apply today! Receive an **instant decision** at **UHFCU.com**.
Or call us at (808) 983-5500 or stop by any UHFCU branch.

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

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*Annual Percentage Rate. 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 11/1/26 and ends 12/31/26. 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!

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**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 11/1/26 and 11/30/26. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars ($1,000) in purchases between 12/1/26 and 12/31/26. 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 12/31/26 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 for full Official Rules.*

INSIDE

2 Monthly Virtual BINGO
BINGO Winners
Hawai'i's Best Morgage Company

3 International Credit Union Celebration
Holiday Craft Fairs
2027 Board Elections

4 UH Employee Homebuyer Program

EIGHT-TIME WINNER

We're Hawai'i's Best, again!

HAWAII'S BEST 2026 Awarded by the Star Advertiser
8-TIME WINNER

We're proud to be named a **Hawai`i's Best finalist** for **Credit Union and Mortgage Company,** with our very own **Paul Hirano** earning **1st Place for Hawai`i's Best Mortgage Loan Officer!**

Mahalo for your continued trust and support! We couldn't have done it without you!

MONTHLY VIRTUAL BINGO

GAMES 11 & 12





A special MAHALO **to UH Wahine Basketball player Payton Mills** for joining us as our guest host for Game 10! She brought the energy, you brought the excitement, and together we made it another BINGO game to remember!

And the fun doesn't stop there! **Don't forget to join us for Games 11 & 12** for more BINGO, more prizes, and more chances to WIN!

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Game	Dates	Grand Prize	Lucky Number Prize
GAME 11	Nov. 18-20	**Amazon Echo Show 15**	**$50 H-Zone GC** + More
GAME 12	Dec. 16-18	**Ray-Ban Meta Sunglasses**	**$50 H-Zone GC** + More

BINGO WINNERS

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








HAWAI'I'S BEST MORTGAGE COMPANY

PAUL HIRANO - 1ST PLACE, HAWAI'I'S BEST MORTGAGE LOAN OFFICER

We're proud to celebrate UHFCU being voted a finalist for **Hawai'i's Best Mortgage Company,** with our very own **Paul Hirano earning 1st Place for Best Mortgage Loan Officer in 2026!**

These incredible honors reflect our team's dedication to helping individuals and families throughout Hawai'i achieve their dreams of homeownership.

Congratulations, Paul, and mahalo to everyone who voted and continues to support UHFCU!

Looking for a mortgage? Let Hawai'i's Best help you make your homeownership dreams a reality! Get started today at UHFCU.com/mortgages or call (808) 983-5500!

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Paul Hirano NMLS #477465



INTERNATIONAL CREDIT UNION CELEBRATION






Thursday, October 15 marked the 78th anniversary of International Credit Union Day. This year's theme was **"Cooperative Finance: A Steady Signal in a Noisy World"** which focuses on the role of credit unions and financial cooperatives in providing stability, trust, and people-first financial services amid economic shifts and information overload.

This year, we celebrated with a TWO-DAY craft fair, our limited-edition Less Fees More Musubi Maker giveaway, and an Amazon gift card sweepstakes. **Mahalo to all our members who participated to help us celebrate the credit union difference!**

Be part of the fun! Explore upcoming UHFCU events and find your next opportunity to join us at UHFCU.com/news-and-events.

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SAVE THE DATES!

HOLIDAY CRAFT FAIRS
DECEMBER 17 & 18 • 9AM-4PM
@MCCULLY BRANCH



Join us this December for our Holiday Craft Fair! Shop local, discover one-of-a-kind gifts, and check a few names off your shopping list. See who's joining us at UHFCU.com/craft-fair.

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2027 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, 2026**.

University of Hawai'i
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

Veterans Day, November 11
Closed

Thanksgiving Day, November 26
Closed

Day after Thanksgiving, November 27
Select branches open – visit UHFCU.com

Christmas Day, December 25
Closed

New Year's Day, January 1
Closed

Dr. Martin Luther King, Jr. Day, January 18
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.

NCUA
EQUAL HOUSING LENDER
NMLS #421550
HAWAII'S BEST 2026 5-TIME WINNER
KALEO BEST of UH
@uhfcu
@uhfcu
FSC MIX Paper | Supporting responsible forestry FSC® C014242

A SMARTER MORTGAGE FOR UH EMPLOYEES

EXCLUSIVE UH EMPLOYEE DISCOUNT

0.25% OFF*

YOUR QUALIFYING MORTGAGE RATE



Being part of the UH ʻohana has its benefits! Our **UH Employee Homebuyer Program** makes owning a home more affordable with **exclusive mortgage savings** and **flexible financing options** designed just for UH employees.

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Learn more or get pre-qualified today! Call (808) 983-5500 or visit UHFCU.com/mortgages.

**Membership eligibility required. UH Employee Homebuyer Program is available only to borrowers currently employed by the University of Hawaiʻi or the University of Hawaiʻi System, and the UH employee must be a borrower on the loan. All loans subject to credit approval and program guidelines. The interest rate reduction is subject to change without notice and are not a commitment to lend. Mortgage insurance maybe required depending on the loan program and down payment. Contact UHFCU for current rates, terms, and full program details.*