



FEBRUARY 2019



THREE INCUMBENTS RETURN TO THE BOD

Three incumbent Board of Directors members will return to their seats with two-year terms.

They are:



Darwin Hamamoto



Sam Moku



Geminiano "Toy" Arre Jr.

No balloting is necessary this year because these three were the only applicants for the three seats that were up for election. Their applications were approved by APFCU's Nominations & Elections Committee.

Their seats on the board will be confirmed at the March 19 Annual Meeting. Congratulations!

SEE YOU AT THE MARCH 19 ANNUAL MEETING

Mark your calendars for our Tuesday, March 19, Annual Meeting at McCoy Pavilion. This will be Aloha Pacific FCU's 81st Annual Meeting.

Registration begins at 4 p.m.; please bring your photo ID. The meeting begins at 5 p.m.

Free bento and juice will be provided for primary members, while supplies last. You also will receive a special gift and a chance to win door prizes. Because of limited parking, carpooling is advised.

Also, please be advised that the air-conditioning in the auditorium, where the meeting is conducted, is not functioning but fans will be positioned to help air flow.

Watch for more details at alohapacific.com and on Facebook, Twitter and Instagram. Or call 808-531-3711.



Aloha Pacific
FINANCIAL GROUP

HOSTED BY: Chad Kuniyama, LPL Financial Advisor/CPA, CFP® & Jasen Ishihara, LPL Financial Advisor/CFS

NUTS & BOLTS OF ESTATE PLANNING

with a focus on Successor Trustees

Thursday, February 28

Honolulu Country Club, 1690 Ala Puumalu Street in Salt Lake

Registration: 9:00 am – 9:20 am; Seminar: 9:30 am – 11:00 am;

Cost: Free* with \$15 per person deposit

Learn the importance of a trust, and how, with proper planning, you can preserve your assets for you and your loved ones and provide a smooth transition for your family.

Also learn the role of a successor trustee and the steps involved in administering a trust after a loved one dies or becomes incapacitated.

FREE refreshments and ample parking. Sign up today; seats are limited. Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.

*Deposit will be refunded at the door, but non-attendance forfeits deposit.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured • No Credit Union Guarantee • May Lose Value

Aloha Pacific Financial Group, Aloha Pacific Federal Credit Union, and LPL Financial are separate entities. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered broker/dealers.

SPEAKER:



Michelle Ogata
Attorney at Law



Payable by check only to:

Aloha Pacific FCU
832 South Hotel St.
Honolulu, HI 96813

APPLY FOR \$2,000 SCHOLARSHIP

Don't wait! Apply now for Aloha Pacific FCU's Masami Oishi Memorial Scholarships. Fifteen Aloha Pacific FCU and its divisions members will each receive \$2,000 this summer.

Go to the websites to download and fill in the application. The completed application, including official transcripts, a letter of intent and a resume, must be postmarked or delivered to a branch no later than Monday, April 22.

Important: Please note that the transcripts must be official, not photocopied or downloaded by applicants. These usually are generated by registrars offices and sealed, often featuring a raised stamp of the school or other security elements. Unofficial transcripts will disqualify your application.

Some restrictions apply. See scholarship application for details. Scholarship awards are restricted to one award per member per lifetime so that we may assist as many members as possible.

YES, A 2.40% APY CERTIFICATE OFFER!

Now is the time to move toward your savings goals, and our special certificate can help:

- 2.40% APY* when you open a new checking account with a minimum balance of \$100 and have automatic payroll deposits **OR**
- 2.20% APY* if you do not have a new checking account and automatic deposits

These certificate offers are for a 15-month term. Minimum deposit is \$1,000; no maximum.

Visit a branch or our websites for more information.

**2.40% Annual Percentage Yield (APY) Certificate offer valid from 1/1/19 and can be modified or canceled at any time. Must be opened at an APFCU or a Division of APFCU branch. Limit: one Certificate per primary member of APFCU or a Division of APFCU. Membership (\$5 in regular savings), new Checking account opened on or after 9/1/18 with minimum balance of \$100 and direct deposit required. Without a new Checking account and direct deposit, 2.20% APY Certificate will be offered. Must be new funds, deposited from a financial institution other than APFCU or a Division of APFCU. Penalty for early withdrawal. Other restrictions may apply. See branch for details.*



"Steps to Homebuying" mortgage seminar | February 16, 9–11 am
Kaimuki Plaza, 3465 Waialae Ave., 4th floor | Call (808) 539-0383



HOUSING TREND POINTS TO A BALANCED MARKET IN 2019

According to the Honolulu Board of Realtors, sales of single-family homes in December 2018 dipped slightly when compared to December 2017. While the median sales price for single-family homes rose to \$788,000, home mortgage interest rates are also going up.

So what does this mean? Darryl Macha, president of the HBR, sums it up. "It appears that trends point toward a more balanced market for buyers and sellers. With the increased inventory in both single-family homes and condominiums, buyers may have more options to consider. While current mortgage rates are still relatively low, they are anticipated to rise this year, so those 'on the fence' may want to consider purchasing sooner rather than later."

If you're planning to buy or sell a home, our team of dedicated agents is ready to help. Members will also receive seller discounts and buyer incentives.

Call our principal broker, Reyn Uehara (R) at (808) 383-8072 or reynuehara@kalanet.com for more information.



Reyn Uehara

MARK YOUR CALENDARS!

Our next Family Day is scheduled for Saturday, May 4, at the Ward Theatres. The film: 'Avengers: Endgame.'

Watch for updates in the next newsletter, on the websites and social media.

URGENT REMINDER TO OTSECU AND KEKAHA CU MEMBERS

Please update direct deposits and electronic payments to the APFCU routing number, 321379148, as soon as possible if you haven't done so already.

The old routing numbers for OTSEFCU and Kekaha FCU will expire soon. Electronic transactions will be rejected, and payments and deposits will be delayed if the routing number is not updated.



ALOHA PACIFIC FCU

alohapacific.com • (808) 531-3711

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813
Monday–Friday: 7:30 am–5 pm

FORT STREET

988 Fort Street Mall, Honolulu, HI 96813
Monday–Friday: 7:30 am–5 pm

KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

HENDERSON

9555 S. Eastern Avenue, Suite 150,
Las Vegas, NV 89123
(702) 776-6900 Phone • (702) 776-6906 Fax
Monday–Friday: 9:30 am–5:30 pm
Saturday: 9:30 am–2 pm

HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU
hngcu.com

DIAMOND HEAD

3949 Diamond Head Road, Honolulu, HI 96816
(808) 737-5714, toll free, 1-877-218-6906
Monday–Friday: 8:30 am–3:30 pm

KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707
(808) 682-0400, toll free, 1-877-218-6906
Tuesday–Thursday: 9 am–2 pm

OTS EMPLOYEES CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU
otsecu.com • (808) 847-8560

811 Middle Street, Honolulu, HI 96819
Monday–Friday: 8 am–4 pm

KEKAHA CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU
kekahacu.com • (808) 337-1433
8254 Kekaha Road, Kekaha, HI 96752
Monday–Friday: 9 am–4 pm

BOARD OF DIRECTORS: Gary Iwai (Board Chair), Stan Inamasu (1st Vice Chair), Allan Fujimoto (2nd Vice Chair), Darwin Hamamoto (Secretary), Robert S. Morita, Sam Moku and Geminiano "Toy" Arre Jr.

SUPERVISORY COMMITTEE: Ann Sakurao (Chair), Howard Okamoto (Vice Chair), Diane Murata (Secretary), Ben Dimond and Jonathan Tamanaha

PRESIDENT & CEO: Vince J. Otsuka

Letters and other correspondence for APFCU's Supervisory Committee should be mailed to P.O. Box 1377, Aiea HI 96701.

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Federally Insured
by NCUA

CURRENT RATES

Please call us at 808-531-3711 or visit our websites listed at right for current account and loan rates.

Membership (\$5 in regular savings) required to receive benefits and services. All loans subject to approval.