



OCTOBER 2019



## PRESIDENT'S MESSAGE

Vince J. Otsuka

The final quarter of 2019 sure came fast, and it's been an eventful year.

With our merger effective October 1, we welcomed 4,700 Hawaii Pacific FCU members into the APFCU ohana.

Our Kahului branch will relocate to its permanent location at the Pu'unene Shopping Center on November 2.

Our special 6-month certificate will be ending soon, so don't wait if you're thinking about making a deposit.

We'll launch our new checking account product suite next month. You'll find it very rewarding.

Hope to see you at our events: Credit Union Day (October 17), Family Day: "Frozen 2" (November 23), and the Honolulu City Lights and Kaimuki Christmas parades in December.

Mahalo for your continued support!

## HAWAII PACIFIC FCU JOINS APFCU OHANA

Members of Hawaii Pacific FCU overwhelmingly approved a merger with Aloha Pacific FCU in a vote that ended in late August.

The financial merger occurred October 1; the complete accounts merger is scheduled for late February 2020.

Welcome, Hawaii Pacific FCU!



## RESERVE YOUR FAMILY DAY TICKETS



Don't wait! Reserve your tickets now for our November 23 Family Day screening of "Frozen 2" at our next Family Day at Consolidated's Ko'olau Theatres.

Tickets are \$6 per primary member (limited to one per primary member) and \$8 per joint account owner or guest (limited to two per primary member). Visit any branch on Oahu.

Details and the ticket order form are on our websites and social media.

## CELEBRATE WITH US!

International Credit Union Day is Thursday, October 17, and we're celebrating YOU!

We'll have enter-to-win prize drawings, including a \$100 Costco gift card to be awarded by each branch, refreshments and more.

Visit any of our websites (What's New / Community & Events) for more information.



**Local Service.  
Global Reach.**

## BOARD OF DIRECTORS APPLICATION ONLINE

Planning to run for a seat on the Board of Directors? Go to any of our websites (What's New / Community & Events) now to download the nomination application.

There are two ways to become a candidate:

- Send your application to the Nominations and Elections Committee by December 6.
- Apply by petition with at least 500 signatures of primary members by January 6.



**Aloha Pacific**  
FINANCIAL GROUP

Mark your calendars for the next seminar hosted by Aloha Pacific Financial Group

- Topics: Market Outlook, presented by American Funds; and HomeFit/Home Modification, presented by AARP
- When: December 10, 9:30-11 a.m., at Honolulu Country Club

Details in the next newsletter.

## ALOHA TO SCOT TSUCHIYAMA

The Kekaha Credit Union ohana and all of Aloha Pacific FCU offer their deepest condolences to the family of Scot Tsuchiyama, who passed away August 2, 2019.

Scot retired as the manager of Kekaha Federal Credit Union in March 2018 after 27 years of dedicated service and innovative leadership.

Under his guidance, the credit union grew into a full-service financial institution with \$20 million in assets and dedicated to the well-being of its more than 1,600 members.

Please read the full tribute at [kekahacu.com](http://kekahacu.com).



Scot Tsuchiyama

### NOTICE TO MEMBERS:

The Supervisory Committee of the Credit Union has engaged Moss Adams LLP, independent public accountants, to conduct our annual verification of member accounts.

As part of the verification, please review your account information on your September statement, and should there be any discrepancy, please provide a written response indicating the difference to Moss Adams LLP, 601 W Riverside Ave., Suite 1800, Spokane, WA 99201.

If you have any concerns regarding the validity of this message, please call Aloha Pacific Federal Credit Union at (808) 531-3711 and ask for the Director of Internal Audit.



## IT'S A BUYER'S MARKET

The latest figures from the Honolulu Board of Realtors show a continuing trend of single-family homes and condos sitting on the market for longer periods of time.

In August, single-family homes averaged 27 days on the market while condos averaged 22 days. Both figures are significantly higher when compared to August of last year. That means home buyers have a larger selection to choose from and can also enjoy a slight price drop



Reyn Uehara  
Principal Broker

when compared to last August.

So what does that mean? If you're making an offer on a home, there's a good chance that a bid below the asking price may get accepted.

For more tips on homebuying or if you're selling your home, Aloha Pacific Premier Realty's team of experts is ready to help. We also provide our members with a discounted seller's commission or buyer's benefits.

Call principal broker Reyn Uehara at (808) 383-8072 or email him at [reynuehara@kalanet.com](mailto:reynuehara@kalanet.com) for more information.

### 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.

#### ALOHA PACIFIC FCU

[alohapacific.com](http://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–Thursday: 9 am–5 pm (*new*)  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816  
Monday–Thursday: 9 am–5 pm (*new*)  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707  
Monday–Thursday: 9 am–5 pm (*new*)  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797  
Monday–Thursday: 9 am–5 pm (*new*)  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701  
Monday–Thursday: 9 am–5 pm (*new*)  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### KAHULUI

137 Kalepa Place, Kahului, HI 96732  
Monday–Friday: 9 am–5 pm

##### HENDERSON

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

#### HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU  
[hngcu.com](http://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](http://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](http://kekahacu.com) • (808) 337-1433

8254 Kekaha Road, Kekaha, HI 96752  
Monday–Thursday: 9 am–4 pm  
Friday: 9 am–6 pm (*new*)

**BOARD OF DIRECTORS:** Gary Iwai (Board Chair), Stan Inamasu (1<sup>st</sup> Vice Chair), Allan Fujimoto (2<sup>nd</sup> 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.



Federally Insured  
by NCUA