



NOVEMBER 2019



GET REWARDED WITH OUR NEW CHECKING ACCOUNTS

Are you ready for MORE? More rewards, more benefits, more of what you want in a checking account?

Open a new Aloha Rewards Checking account, and get rewarded with a special dry bag gift. Choose the checking account option that best suits your needs:

- **Aloha Points:** Earn 1 reward point for every \$2 signature-based debit card purchase, no monthly requirements
- **Aloha Cash Back:** Earn 3% cash back on debit card purchases, up to \$9 a month or \$108 annually, if monthly requirements are met
- **Aloha Advantage Rate:** Receive 2.75% APY* on balances up to



\$10,000 if monthly requirements are met (0.05% APY if monthly requirements aren't met)

Each new Aloha Rewards Checking account comes with a newly designed debit card.

Meet the monthly requirements, and we'll rebate your surcharge fees when

you use non-APFCU ATMs.**

Already have a regular checking or KalaRewards checking account? Not to worry, you can switch to a new Aloha Rewards Checking account and maintain your current account, too.

Visit any of our websites or your nearest branch for more details.

Terms, conditions and rates subject to change after the account is opened. An account closing fee will be assessed for any and all accounts that are closed within six months after enrollment. Some restrictions apply.

** APY = Annual Percentage Yield.*

*** If monthly requirements are met, ATM surcharge fees incurred up to \$20 per month will be rebated at the end of each month. There is a \$1 withdrawal fee at non-APFCU ATMs, and the first five withdrawals are free; but if monthly requirements are met, you will receive a refund on all \$1 withdrawal fees.*

2020 Wall Calendars



Our free 2020 wall calendar, themed "Close to Home," is a real beauty!

Copies are expected to be at the branches by the last week of November. Be sure to check our websites and social media for updates.

Congratulations to the 12 members whose photos are featured in the calendar and mahalo to all who entered the photo contest!

SIGN UP FOR LAS VEGAS REAL ESTATE SEMINARS

Two free Las Vegas real estate seminars are happening at Aloha Pacific FCU branches this month:

- 6:30–8 p.m. Friday, November 22, at the Waikele branch
- 2:30–4 p.m. Saturday, November 23, at the Kailua branch

Randy Hatada, broker/owner of Xpand Realty in Las Vegas, is the featured speaker, offering guidance about investing in and relocating to the "ninth island." Aloha Pacific FCU mortgage specialists will also be on hand.

RSVP at info@xpandrealty.com by November 15.

BOD APPLICATIONS DEADLINES

The first deadline for nomination applications for the Board of Directors is coming up soon.

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.

Four seats are up for election in 2020. Board members must be at least 18 years old and members in good standing.

ESCAPE BEFORE THE HOLIDAYS

This November, enjoy Room with a Clue, an escape adventure!

Use promo code APFCU25 and receive 25 percent off your booking through November 30. Visit roomwithaclue.com for more information or to book your escape room.

Room with a Clue is at 1130 N. Nimitz Hwy., Suite B295.



HOSTED BY:
 Chad Kunihsa, Financial Advisor/CPA, CFP® &
 Jasen Ishihara, Financial Advisor/CFS, CAS

TWO SEMINARS IN ONE

Date: Tuesday, December 10 | **Location:** Honolulu Country Club
Registration: 9:00 am – 9:20 am | **Seminar:** 9:30 am – 11:00 am
Cost: FREE* with \$15 per person deposit

1 Investment Outlook for 2020, presented by John Sulzicki of American Funds: Hear about where the economic and market trends are headed; ask and get answers to questions about the economy.

2 HomeFit/Home Modification, presented by Gerry Silva of AARP: Learn about home modifications that can help you or a loved one age at home for as long as possible.

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.

*American Funds and AARP are not affiliated with Aloha Pacific FCU or Aloha Pacific Financial Group.
 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 are separate entities. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered broker/dealers.



Checks payable to:

Aloha Pacific FCU
 Attn: Vikki Kaya-Lao
 832 South Hotel St.
 Honolulu, HI 96813

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–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 Lumina 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 NOW OPEN!

70 Ho'okele Street, #1210, Pu'unene Shopping Center, Kahului, HI 96732
 Monday–Friday: 9 am–5 pm
 Saturday: 9 am–1 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

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–Thursday: 9 am–4 pm
 Friday: 9 am–6 pm (new)

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.



Federally Insured
 by NCUA

★ FAMILY DAY MOVIE – SIGN UP BY NOVEMBER 9

Hurry! Reserve your tickets now for our November 23 Family Day screening of "Frozen 2" at Consolidated's Ko'olau Theatres. Details on our websites.

Real Estate Checklist

- ✓ Full-Service whether Buying or Selling
- ✓ Friendly, Caring Agents
- ✓ Commission Discount for Sellers*
- ✓ 1-Year Home Warranty for Buyers*



Reyn Uehara (R)
 Principal Broker

We Have You Covered!

Call Reyn Uehara for a free, no-obligation consultation

Phone: (808) 383-8072

Email: reynuehara@kalanet.com

*Call us for details



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.