



DECEMBER 2019



CELEBRATING OUR NEW KAHULUI BRANCH

Mahalo to all who attended the November 2 grand opening of our permanent Kahului branch in the Pu'unene Shopping Center, suite 1210, near the Ulta Beauty store.

We celebrated with lots of entertain-

ment, refreshments, giveaways and prize drawings, including a \$100 Target gift card and a flat-screen TV.

Branch hours are 9 a.m.–5 p.m. weekdays and 9 a.m.–1 p.m. Saturdays.

FINAL BOD APPLICATIONS DEADLINE IS JANUARY 6

There's still time to apply for a nomination to run for the Board of Directors next year.

You must apply by petition with at least 500 signatures of primary members and submit the package by January 6.

Go to any of our websites (What's New / Community & Events) now to download the application.

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

ANGEL TREES RETURN TO APFCU BRANCHES

You, too, can bring cheer to keiki and seniors who are less fortunate this holiday season as APFCU partners with The Salvation Army's Angel Tree program on three islands.

To participate, visit APFCU's branches on Oahu and Maui and the Kekaha Credit Union branch on Kauai. Pick an Angel Tree tag that lists a holiday wish, purchase the gift, and bring it back to the branch, unwrapped. Branches will also gladly accept other unwrapped gifts.

Please bring your unwrapped gifts and Angel Tree tags back to the branches through December 11 on Oahu and Kauai, December 14 on Maui.

This is the fifth year of our Salvation Army Angel Tree partnership.

For more information, go to any of our websites. Mahalo!



Keiki dancers from Aumakua Productions performed at the grand opening of APFCU's Kahului branch in the Pu'unene Shopping Center.



Our Sweet Loan For the Season

Rates as low as 2.49% APR* for a 12-month term

**Personal term loan offer valid as of 12/1/19 and may be modified or canceled at any time. Valid for loan amounts from \$1,500 to \$30,000. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Monthly payments on a \$2,500 loan could be as low as \$211.36 for 12 months. Your loan approval and APR are based on credit-worthiness. Offer includes a 0.24% discount for automatic payment from an APFCU account or a Division of APFCU account. New loans only. No refinancing of existing APFCU or its Divisions loans. Other restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.*



A REAL TASTE OF FINANCES

McKinley and Farrington high school students got a glimpse of the real world at Get REAL Financial Reality Fairs presented by Aloha Pacific FCU in November.

The students were smart and engaged, and many were very surprised at the cost of just about everything, from autos to health insurance, home and family necessities and more.

Each student chose a profession and was given a life scenario that might include a spouse, children, and debt. Next, they visited tables where they were to decide on their expenses – a BMW or bicycle? rent or own a home? top-of-the-line health insurance or the basics?

What is a “want” versus a “need”? Would they stay within budget or would they be thousands in debt?

The fair was created by Alaska’s Mata-



Farrington High School students at the Get REAL Financial Reality Fair were presented with various spending choices that would affect their budget.

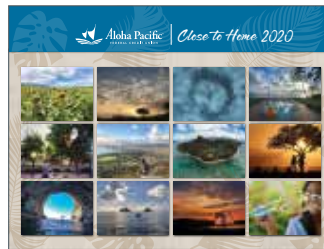
nuska Valley FCU, which also has a branch in Waipahu.

Mahalo to McKinley and Farrington high schools, the students and our team, all of whom made these fairs rewarding and enlightening.

Pick up a Copy of Our 2020 Calendar

Be sure to visit any branch of Aloha Pacific FCU, including Maui and Las Vegas; Hawaii National Guard CU, OTS Employees CU and Kekaha CU for your free copy of “Close to Home,” our 2020 wall calendar, while supplies last.

We received nearly 100 entries for the photo contest – mahalo to all who entered!



HO, HO, HOME SALES DURING THE HOLIDAYS

During the holiday season from Thanksgiving through New Year’s, the real estate market traditionally slows down. Buyers are busy shopping for gifts, and sellers don’t want to display their homes while hosting family and friends.

So does this mean it’s a bad time to buy or sell a home? The answer is no! The truly



Reyn Uehara
Principal Broker

dedicated buyers are out in force. This means less competition for buyers and quality offers for sellers.

If you’re looking to buy or sell a home, Aloha Pacific Premier Realty’s team of experts is ready to help you no matter what season it is.

Contact our principal broker, Reyn Uehara, at (808) 383-8072 or ReynUehara@kalanet.com for details on our seller’s commission discounts and free home warranties for buyers.

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.

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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.



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