



## COVID-19 RELIEF ASSISTANCE CONTINUES

The coronavirus pandemic continues to disrupt our lives and its long-term effects may prove to be even more challenging. If you need help, Aloha Pacific FCU is ready, with financial advice and assistance.

APFCU's relief program, continuing into this month, includes these measures for members:

- Early withdrawal fees are waived for certificates
- Withdrawals are allowed for Holiday Savings accounts
- Aloha Rewards Checking: 12 debit transactions and direct deposit requirements are waived
- ATM surcharge fees will be reimbursed and non-APFCU ATM withdrawal fees will be waived
- Overdraft protection: \$2 Non-sufficient Funds (NSF) transfer fee from savings account is waived
- NSF/Overdraft Privilege fee is reduced to \$12 (from \$25)
- Foreclosures and repossessions are temporarily halted
- Late-payment fees for existing loans are waived
- Members can request a deferral of loan payments up to 90 days on certain existing loans

- **Special Relief Loan\***: Affected members may apply for a \$1,000 interest-free twelve-month loan, with no payment for 90 days

**VISA® credit cardholders** who are not enrolled in autopayment and are not past due over 30 days will have their payments automatically deferred for May, June and July. Payments will still be accepted, as interest will continue to accrue during the deferral period.

Regarding **mortgage loans**, please contact CUSO Services of Hawaii LLC: 808-539-0172 or toll-free, 1-800-708-2876.

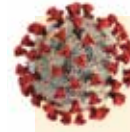
For assistance with payments on a **Home Equity Line of Credit (HELOC)** or **Personal Line of Credit**, please call 808-531-3711 to discuss available options.

For **commercial loan** payment relief options, please contact your Commercial Loan Officer for assistance.

Rest assured that your money is safe. As always, funds up to \$250,000 are insured by the federal government.

At the branches, heightened disinfecting measures and social distancing may continue as coronavirus conditions evolve.

Call 808-531-3711 or visit any of our websites for more information. Each website has a page dedicated to updates about COVID-19; for example, APFCU's page



### BEWARE OF COVID-19 SCAMS

Fraudsters are taking advantage of our anxiety about the coronavirus pandemic and have been ramping up their efforts to steal your money.

Stay informed and take these precautions:

- Hang up on robocalls.
- Ignore online offers for vaccines.
- Never click on or open attachments from unknown sources.
- Do your homework before donating to a charity.

More guidance is available at [www.ftc.gov/coronavirus](http://www.ftc.gov/coronavirus).

is [www.alohapacific.com/COVID-19](http://www.alohapacific.com/COVID-19).

Mahalo for your patience and understanding as we all navigate these uncertain times. Stay healthy!

*\*The Relief Loan is a 12-month loan up to \$1,000 for qualified members, and features 0% interest rate and no payments for the first 90 days. Example: monthly payments for the 9-month repayment period on a \$1,000 loan is approximately \$111.12. Qualified members are members in good standing as of March 1, 2020 and must be able to demonstrate direct financial impact due to COVID-19. This is a limited offer. One Relief Loan per member. Other restrictions may apply.*



## DEADLINE IS MAY 22 FOR SCHOLARSHIP APPLICATIONS

Hurry! The deadline to apply for our Masami Oishi Memorial Scholarships is Friday, May 22.

Fifteen Aloha Pacific FCU and its Divisions members will each receive \$2,000 this summer.

Go to any of 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, delivered to a branch or emailed to [marketing@alohapacific.com](mailto:marketing@alohapacific.com) no later than May 22.

Visit any branch for details.

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.

## NOW IS THE TIME FOR ONLINE BANKING AND OUR MOBILE APP

Besides heightened hygiene, the coronavirus crisis offered us another lesson: Prepare for the future.

When it comes to accessing your account, there are actions you can take today:

- Enroll in online banking
- Use APFCU's mobile app

These convenient, free tools allow you to bank just about any time wherever you are. You can:

- check your accounts
- transfer funds from one account to another or to another APFCU/Divisions member
- pay bills

- manage your debit card, blocking certain transactions and setting alerts and spending limits
- prepare a budget using the Money Management tool
- deposit checks from almost anywhere using the mobile app and the camera on your smartphone or tablet

While you're at it, elect to receive online e-statements – it's the "green" thing to do and reduces the paper clutter in your home.

And then there's direct deposit. Ask your employer's payroll manager to have your regular payments electronically deposited into your credit union account. If you have Social Security benefits, visit any branch and we'll help you fill out the federal form to move your direct deposit.

**Rates You Can Warm Up To**

Look to our Spring Loan for your financing solution.  
Visit any of our websites to apply online.



## REALTY SERVICES DURING THE SHELTER-IN-PLACE ORDER

Aloha, members! During these difficult times, I'd like to remind everyone to be safe and heed the shelter-in-place order. However, due to unforeseen circumstances, some of you may need to buy or sell a property right away.



Reyn Uehara  
Principal Broker

The state has deemed real estate services an essential business and our agents are able to help you. Many properties can be viewed online via virtual open houses or through private showings, and all escrow and title services are currently still available.

For more information on how we can be of assistance, please call me at (808) 383-8072 or email me at [rjuehara@gmail.com](mailto:rjuehara@gmail.com). Thank you and stay safe.

### 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.

Go to [alohapacific.com/COVID-19](http://alohapacific.com/COVID-19) for updates about branch hours.

#### 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  
Temporarily closed

##### KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734  
Monday–Thursday: 9 am–5 pm  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

##### KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816  
Monday–Thursday: 9 am–2 pm  
Friday: Noon–5 pm | Saturday: 9 am–2 pm

##### KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707  
Monday–Thursday: 9 am–2 pm  
Friday: Noon–5 pm | Saturday: 9 am–2 pm

##### WAIKELE

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

##### WAIMALU

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

##### KAHULUI

70 Ho'okele Street, #1210, Pu'unene Shopping Center, Kahului, HI 96732  
Monday–Thursday: 9 am–2 pm  
Friday: Noon–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–Thursday: 9 am–2 pm  
Friday: Noon–5 pm | 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  
Temporarily closed

##### KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707  
Temporarily closed

#### OTS EMPLOYEES CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU  
[otsecu.com](http://otsecu.com) • (808) 847-8560

811 Middle Street, Honolulu, HI 96819  
Temporarily closed

#### 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–2 pm  
Friday: Noon–5 pm

**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