

Aloha Pacific



Aloha Pacific
FEDERAL CREDIT UNION
AND ITS DIVISIONS



HNGCU FULLY MERGING WITH APFCU, BRANCHES CLOSING JUNE 30

The Hawaii National Guard CU branches are closed permanently and HNGCU will fully merge with Aloha Pacific FCU effective June 30 as APFCU streamlines its operations.

Both Diamond Head and Kalaeloa branches had been closed since March 25 as part of the COVID-19 pandemic response.

“It was a very difficult decision,” said Vince Otsuka, president and CEO of

APFCU. “We have great respect for the Hawaii National Guard and the proud legacy of its credit union, and we will continue that legacy of service under the Aloha Pacific banner.”

HNGCU members have had full access to APFCU’s products and services since the May 2017 co-branded merger, in which HNGCU became a division of APFCU.



Whatever the season, Aloha Pacific FCU is ready with your financing solution. Our Personal Loan offers a number of options to suit your needs:

As low as 2.49% APR* with terms up to 12 months

- Includes a 0.24% reduction for automatic payments from an APFCU or its divisions account
- Monthly payments on a \$2,500 loan could be as low as \$211.36 for 12 months.

OR:

As low as 4.75% APR* with terms up to 24 months

- Includes a 0.24% reduction for automatic payments from an APFCU or its divisions account
- Monthly payments on a \$2,500 loan

could be as low as \$109.62 for 24 months.

OR:

As low as 5.25% APR* with terms up to 36 months

- Includes a 0.24% reduction for automatic payments from an APFCU or its divisions account
- Monthly payments on a \$2,500 loan could be as low as \$75.38 for 36 months.

Loan terms up to 6 years are also available.

All offers are for new loans only; no refinancing of existing APFCU or its divisions loans. Minimum loan amount: \$1,500; maximum: \$30,000. Ask us about other terms and rates.

Visit any of our websites, any branch or call 808-531-3711 for all the details.

**Personal term loan offer valid as of 6/1/2020 and may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. 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 other available rates and terms.*

WELCOME, MCCABE FCU!

More than 600 McCabe, Hamilton & Renny FCU members joined the Aloha Pacific FCU ohana after the accounts merger, scheduled for completion June 1. McCabe members had voted in favor of the merger in early February.

The McCabe branch, at 521 Ala Moana Boulevard, joins APFCU’s network of branches but can be accessed primarily by McCabe members only.

McCabe FCU’s membership is composed of employees of McCabe, Hamilton & Renny Co. Ltd., Hawaii’s oldest and only independently owned stevedore company. With completion of the merger, McCabe’s members will have access to all the products and services APFCU has to offer, including online banking, Visa® Platinum credit cards and more.

Welcome to the Aloha Pacific FCU ohana!



COVID-19 UPDATES

The COVID-19 pandemic continues to be a health concern for all of us. The situation remains very fluid, with government guidelines and restrictions changing at any time.

For updates about Aloha Pacific FCU and its Divisions’ branch hours and relief measures for members, please visit the page on each website that’s dedicated to COVID-19. For example, on APFCU’s website, the page is at alohapacific.com/COVID-19.

Updates will also be posted on Facebook and Instagram.

Stay healthy!

DEPOSIT CHECKS FROM JUST ABOUT ANYWHERE ANY TIME

You won't need to visit a branch to deposit checks when you use APFCU's mobile app and your smartphone or e-tablet's camera.

For instructions, go to any of our websites (for example, alohapacific.com/banking/online-mobile-banking). Be sure to endorse the back of your checks and write in *For APFCU mobile deposit only*.



Home of Hawaii's *happiest* HELOC.

Let your Home's Equity Work for You

Apply now for Aloha Pacific FCU's Home Equity Line of Credit, offering the financing options you need for all the things life throws at you



IS IT TIME TO DOWNSIZE?

There are many reasons for homeowners to downsize. The kids have moved out, the yard is too difficult to maintain or the house is simply just too big.

If you are thinking about downsizing, Aloha Pacific Premier Realty can help you every step of the way,



Reyn Uehara
Principal Broker

from preparing your home for sale, finding a new property, and closing the deal.

We also offer discounted sellers' commissions and a free one-year home warranty for your new home.

Aloha Pacific Premier Realty is a full-service brokerage with friendly staff ready to help you. For more information, call our principal broker, Reyn Uehara, at (808) 383-8072 or email him at rjuehara@gmail.com.

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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Go to 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
Monday–Friday: 7:30 am–5 pm

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–5 pm
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
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
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
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

KAHULUI

70 Ho'okele Street, #1210, Pu'ūnene 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
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
CLOSED

KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707
CLOSED

OTS EMPLOYEES CREDIT UNION

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

811 Middle Street, Honolulu, HI 96819
CLOSED

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

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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