



ENTER OUR 2021 CALENDAR CONTEST

The theme of our 2021 wall calendar contest is “We’re Grateful For ...” especially appropriate during these uncertain times.

Capture the theme in a high-res photo and you could win \$200 and bragging rights as we feature your photo on our calendar.

Did you explore your artistic, crafting side during the stay-at-home directive? In addition to photos, we’ll accept art entries, too, including drawings, paintings,

collages and more, as long as your artwork can be accurately portrayed in a photo for the calendar.

In addition, a paragraph explaining the image and what you’re grateful for is required.

The contest is open to all primary and joint members of all ages.

The official rules and entry form for the contest are posted on alohapacific.com and kekahacu.com.



Aloha Pacific FCU and Kekaha CU are now requiring everyone to wear a mask when entering and while inside a branch. This is to prevent the spread of COVID-19 and for the peace of mind of all who are in the branches.

Masks are also required for entry to APFCU’s Henderson branch by mandate of Nevada Governor Steve Sisolak.

All branches have maintained enhanced sanitizing measures and social distancing, limiting the number of members inside a branch.

Please go to alohapacific.com/covid-19 for updates about branch procedures and other COVID-19 information.

GET MORE WITH ALOHA REWARDS CHECKING

Open a new Aloha Rewards Checking account and you’ll be rewarded with a special dry bag gift. Choose the 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 open a new Aloha Rewards Checking account and maintain your current account, too.

Visit our websites or your nearest branch for more details.

MORE is MORE

with Aloha Rewards Checking



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 reimbursed 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.*

APFCU'S HELOC IS YOUR FINANCING SOLUTION

In these challenging times, look to Aloha Pacific FCU's Home Equity Line of Credit for all the big and little things on your projects list.

There are three options to suit your needs:

- **1.00% APR*** for one year OR
- **2.50% APR*** for three years OR
- **3.50% APR*** for five years
- **Make interest-only payments** for the first 10 years
- After the initial term (one, three or five



years), the APR is variable, currently 3.75% APR* based on the indexed rate as of June 1, 2020

- No annual fee
- Receive up to \$500 in closing costs

Save time by applying online at alohapacific.com or kekahacu.com or visit a branch.

**Rates effective 8/1/20 and subject to change. Program may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. Subject to credit approval. APR = Annual Percentage Rate. HELOC offer is a promotional rate of 1.00% APR for 12 months OR 2.50% APR for 36 months OR 3.50% APR for 60 months. After your chosen initial period, your APR will be the Current Indexed Rate, which is variable based on the Prime Rate published in the Wall Street Journal with no added margin (3.75% minimum & 18.00% maximum) and subject to change. Program is a 10-year draw with interest-only payments and 20-year amortization period. Maximum line: \$250,000. Applies to owner-occupied properties with required homeowner's and hurricane insurance; flood insurance required if property is located in flood zone. Maximum loan-to-value of 80% in Hawaii; maximum loan-to-value of 70% in Nevada. Estimated 3rd party fees (ALTA policy, appraisal, trust review & attorney, etc.) for a \$250,000 HELOC are \$250 to \$3,800. APFCU offers up to \$500 closing credits against all 3rd party fees with an initial draw of \$10,000 or more at closing; all closing credits paid by APFCU must be reimbursed if the loan is closed before 36 months from the opening date. Some restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.*

ABANDONED PROPERTY NOTICE

Financial institutions, including Aloha Pacific FCU, are required by state law to annually submit abandoned property to the states where we conduct business, both Hawaii and Nevada. The law defines an account with no activity for five years (three years for Nevada) as abandoned property.

As a courtesy, accounts that were considered abandoned property were recently sent letters.

If you received a letter, please respond immediately. If we do not hear from you, your inactive account may be assessed the abandoned property fee and we will be ob-

ligated to close your inactive account and submit remaining funds to the state of Hawaii or Nevada by October 1.

Performing at least one (1) transaction (deposit or withdrawal) annually will help keep your account(s) and membership active. In addition, be sure to keep your personal contact information up to date.

To see if you have any unclaimed Hawaii property, search online at <https://www.hawaii.gov/lilol/app> or in Nevada at <https://nevadatreasurer.gov/UPSearch/>. You can also search online for unclaimed property in other states at www.unclaimed.org.

ZIPPY'S

COMING IN SEPTEMBER

An exclusive, limited-time discount from Zippy's restaurants for our online banking users

Watch for details at alohapacific.com, on our social media and in the next issue of *Alohaline*

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 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'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
Saturday: 9:30 am–2 pm

McCABE, HAMILTON & RENNY CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU
(808) 533-4567

521 Ala Moana Boulevard, Suite M-311 Honolulu, HI 96813
Monday–Friday: 9 am–4 pm
Access primarily for McCabe employees only

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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