



APFCU RAISES MORE THAN \$12,000 FOR KCMN

Aloha Pacific FCU raised \$12,035 for the Kapiolani Children's Miracle Network during September's Radiothon for Kids, which drew a record \$427,575 in donations this year.

This was APFCU's second year in a row participating in the Radiothon fundraiser. This year, because of ongoing pandemic conditions, it was all virtual as volunteers connected through Zoom instead of staging at the hospital as in previous years.

APFCU also received the most calls of all the volunteer groups during its 1-2:30 p.m. shift September 10, due to the tremendous efforts of Shawn Rilveria of our

Fort Street branch. Thanks, Shawn, for encouraging your family, friends and contacts to donate to this very worthy cause!

APFCU is a longtime supporter of KCMN, a nonprofit that assists Hawaii keiki in medical need. All the money raised in Hawaii stays in Hawaii.

Mahalo to all who donated!



**Children's
Miracle Network
Hospitals**

APPLY FOR A BOARD OF DIRECTORS NOMINATION

There's still time to apply to run for a seat on the Board of Directors.

Go to alohapacific.com or kekahacu.com (What's New / Community & Events) now for all the details and to download the nomination application.

The application has been updated to give potential candidates more details about the duties and requirements of a Board member. Primary members who are at least 18 years old and in good standing may apply.

There are two ways to become a candidate:

- Send your application to the Nominations and Elections Committee by December 5.
- Apply by petition with at least 500 signatures of primary members by January 5.

'WE'RE GRATEFUL FOR...'

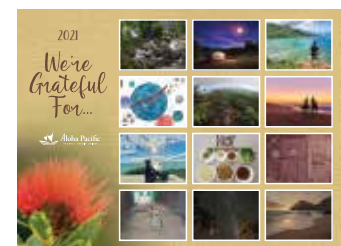
... All of you who entered our 2021 wall calendar photo (and art) contest!

The finished calendars are scheduled to be available at our branches by the end of November, so stop by to pick up a free copy.

This year's theme, "We're Grateful For..." brought a variety of entries, including several art pieces. We enjoyed reading about the things you're grateful for and agreed with every one of them!

Be sure to check our social media and websites to find out when the copies will be ready for pickup at the branches.

Here's to a prosperous, safe and healthy 2021!



HELP US HELP THE HAWAII FOODBANK

Aloha Pacific FCU, along with a coalition of other Hawaii credit unions, is raising funds through November for the Hawaii Foodbank. This year, because of the ongoing pandemic, the effort is online, through special fundraising pages.

To donate through our fundraising page, go to alohapacific.com/hawaii-foodbank. We hope to raise at least \$2,000. In addition, APFCU will donate a matching \$2,000.

Our branches will also accept non-perishable food donations through November.

As you might already know, the need in the community has been amplified this year by the COVID-19 pandemic:

- Last year, 1 in 8 people in Hawaii faced hunger; this year, with the ongoing pandemic, it's 1 in 6
- Hawaii Foodbank gets its donations from supermarket surplus and farms but this year, these donations have decreased
- There has been a 60% increase in requests in the last 6 months
- With a typical annual budget of \$400,000, the Hawaii Foodbank has used \$5.1 million in the last 6 months, reflecting the need

Mahalo for your generosity!



Your Donation Gives
MORE THAN JUST FOOD.

CORRECTION: Wallace Watanabe was Aloha Pacific FCU's president and CEO from 1993 to April 2013. Last month's issue listed an incorrect start date of his tenure.

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'ene 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

521 Ala Moana Boulevard, Suite M-311 Honolulu, HI 96813
(808) 533-4567 Phone
Monday–Friday: 9 am–4 pm
Access 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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A PERSONAL LOAN FOR ALL SEASONS

Look to our special personal loan to help you through the holiday season and beyond.

Options start as low as 2.49% APR* with terms up to 12 months. Including 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.

Loan terms up to 6 years also are available. All offers are for new loans only; no refinancing of existing APFCU or Kekaha CU loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Visit your nearest branch or save time by applying online at alohapacific.com or kekahacu.com.

**Personal term loan offer valid as of 11/1/2020 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.*

A SMALLER, SAFER HONOLULU CITY LIGHTS

The Honolulu City Lights holiday celebration will take place this year, but because of ongoing pandemic conditions, it will be scaled down to prevent large crowds and the potential to spread the coronavirus.

You can still drive by the outdoor decorations, including Santa and Tutu Mele in front of Honolulu Hale (City Hall), the 50-foot Christmas tree and other displays and lighted trees along King Street beginning Saturday, December 5. Other online attractions also are planned.

However, events that drew tens of thousands of residents and visitors on opening

night, including the Electric Light Parade and the Christmas tree displays in the courtyard of Honolulu Hale, have been canceled this year.

Aloha Pacific FCU is proud to continue to sponsor Honolulu City Lights, the city's holiday gift to the community.

Have a joyous holiday season! Stay healthy!



THIS IS A GOOD TIME TO SELL OR BUY

The Honolulu Board of Realtors recently announced that August 2020 sales of single-family homes increased when compared to August 2019, and the median sales price reached a record high of \$839,000.

Although condo sales are down when compared to last year, the



Reyn Uehara
Principal Broker

median sales prices of condos increased by 2.5% to \$430,000.

This means it's a good time to sell your property and also a great time to buy due to the low mortgage loan interest rates.

If you're interested in selling your home, Aloha Pacific Premier Realty offers great discounts on sellers' commissions to all of our members. Call our principal broker, Reyn Uehara, at (808) 383-8072 for more information.

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.