



MEET THE CANDIDATES FOR YOUR BOARD OF DIRECTORS

Three seats are up for election for Aloha Pacific FCU’s Board of Directors.

The four candidates, profiled in this newsletter, answered the following questions:

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

Q2: If elected, what would be your primary focus for the year as a member of the Board?

Candidates and their replies are listed below in alphabetical order by surname (* indicates incumbent).

Geminiano Q. “Toy” Arre Jr.*



Retired. Deputy Director of Budget, City & County of Honolulu, 1985–1990; Deputy Director/Director, Dept. of Finance, City & County of Honolulu, March 1972–December 1980;

Vice President, People’s Savings and Loan, 1983–1984; Credit Analyst, Bank of Hawaii, 1960–1961

CU Experience: APFCU Policy Committee, July 2015–2016; CUSO Board of Directors, July 2015–2017

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

I would bring to the Board my strong community involvement, the knowledge

and skills I gained from an educational background in business administration and economics, and forty (40) plus years of experience in business/financial administration.

I would work diligently with fellow board members to:

1. provide excellent member services
2. achieve organizational growth
3. ensure the continued financial viability of APFCU
4. make certain we are in regulatory compliance

Q2: If elected, what would be your primary focus for the year as a member of the Board?

I would focus on “service excellence” through establishment of policies and providing adequate resources to provide management and staff the best training possible. ●

Darwin J. Hamamoto*



Retired. City & County of Honolulu: Deputy Director, Dept. of Housing and Community Development, 1997–1998; Deputy Director and Deputy Chief Engineer, Dept. of Public Works,

1994–1997; Civil Engineer with Depts. of Design & Construction, 1998–2007, Parks and Recreation, 1981–1994, Public Works, 1971–1981

CU Experience: Current APFCU BOD member and Secretary; started by serving on Supervisory Committee in 1977; then as BOD director or chair since 1982; member of annual meeting, budget, ALCO, personnel committees; CUSO of Hawaii Board.

(continued on page 2)

NEW HOURS FOR MAIN AND FORT STREET BRANCHES

Main branch is now open on Saturdays as part of new hours for both Main and Fort Street branches.

Main branch hours are:

- Monday–Thursday: 8 am–4 pm
- Friday: 8 am–5 pm
- Saturday: 9 am–2 pm

Fort Street hours are:

- Monday–Friday: 8 am–5 pm

The new hours went into effect February 1.

“We decided to add Saturday hours to Main branch so that residents on the east

side of Oahu would have more options,” said Vince Otsuka, president & CEO of Aloha Pacific FCU. “Beginning Saturday, February 6, members can take advantage of full-service banking, with ample parking, at our popular Main branch.”

For more information, please call 808-531-3711.

MEET THE CANDIDATES (continued from page 1)

Wayne K.T. Mau

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members

Experience, education, and confidence are assets I bring to make sound decisions for your money, services, and the future of your Credit Union. With the covid pandemic, we must continue to expand online delivery of services and help struggling members by providing competitive loan and savings rates. Experience: CU volunteer (Board Member, Past Chair) for 38 years, Chair and board of \$11 billion State ERS board for 15 years, past HGEA President and Treasurer, Civil Engineer.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

Control expenses as we help our members navigate the pandemic. Keep our Credit Union a Credit Union for service and not for profit. Friendly, fast, convenient financial services to members must continue online and via branches. We must adjust to the new post pandemic norm. Provide competitive savings and loan products for members. Insure compliance with NCUA regulations. ●



Attorney; Managing Member, Law Office of Wayne K.T. Mau, LLC, commercial and real estate transactions, commercial lease negotiations and documentation, commercial real

estate development and entitlements; general counsel to Lex Brodie's Tire Company, American Savings Bank, Territorial Savings Bank and others

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members

If I have the privilege of being elected to the Board of Directors of the Aloha Pacific Federal Credit Union, I believe that I can utilize and share my legal expertise, knowledge, skills and experience to benefit and protect all of the members of the Credit Union and their assets. After all, the assets of the credit union belong to its members. Ever since I joined the credit union over 41 years ago, I have seen the Credit Union grow and flourish in both its membership and its assets. During these very trying and difficult times, I believe that it is important for the Credit

Union to be available and accessible to its members and their needs by providing financial assistance and guidance but balancing that assistance and guidance with protecting its members. Balance will be one of the keys to sustain the Aloha Pacific Federal Credit Union far into the future.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

If elected to the Board of Directors, my primary focus for the year would be first to gain a detailed understanding of functions and decision-making process of the Board of Directors. Second, I would work towards creating policies and practices which protect all the assets of the membership which will provide comfort and assurance to all members that the Credit Union is strong, stable, accessible and available to provide any financial assistance to its members. Today, members have many options when they need assistance whether it's a loan for a home, car, school and leisure. The Credit Union has many ways and opportunities to be "that option" for its members. ●

BOD BALLOTING BEGINS FEBRUARY 24

Four candidates are running for the three available seats on the Board of Directors.

Balloting begins February 24 and continues through 4 p.m. March 16, the day of the Annual Meeting. It is being administered by CU Ballot, an independent third-party company that has conducted our elections in previous years.

In order to vote, you must:

- be a primary member in good standing (have a minimum of \$5 in a savings account and no loan deficiencies)
- be at least 18 years old by February 14, 2021
- have joined the credit union by February 14, 2021

Primary members may vote in one of three ways:

- Online at the secure website <https://alohapacific.cuballot.com/> using your home computer, smart phone or mobile device
- Or by phone at **855-479-0738** (a CU Ballot number)
- Or through a paper ballot, requested by calling **855-479-0738**. CU Ballot will mail the paper ballot to you, along with a postage-paid return envelope.

MEET THE CANDIDATES *(continued)*

Sam Moku*



Executive Director, Athletics and Community Relations, Hawaii Pacific University

CU Experience: Strategic Planning Committee, 2013–present; Nomination Committee, 2015–2017; ALCO Committee, 2013–present; CUSO Board Member, 2014, 2020

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members

Strategic planning, community building, and organization management are my strong skill sets. The COVID-19 pandemic has changed the way people interact and how businesses plan for the future. No one would have expected that this pandemic would have caused so much disruption. Credit Unions are facing tough times ahead and the need for a diverse group of board of directors with

various skills sets is important for any business or non-profit. Finances are an important component for an institution but credit unions were founded by people who desired to help others. This fundamental value is the heart of every credit union and must not be lost and during this current pandemic credit unions have to step up to help those in need. I look forward to continuing the community focused mission of Aloha Pacific Federal Credit Union.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

The COVID-19 pandemic has exposed credit unions financially but has also brought to the fore-front the potential for long term unemployment, mortgage foreclosures, and financial struggle for our members, families, businesses in our community. We need to do all we can to help our struggling families to keep a home over their heads and get through this potential crisis. I would like to spearhead a sub-committee that looks into creative ways APFCU can support our members and their families. ●

March 16 Annual Meeting will be online. Stay tuned for details.

After you have voted, you must mail it back to CU Ballot in Ohio. It must be received by CU Ballot by 4 p.m. March 16 to be counted.

Please note that it could take 7 to 10 days to receive and then return the ballot so that it is received by CU Ballot by March 16, so please make your request as soon as possible.

Balloting will NOT be available at the branches.

You will need your account number and the last four digits of your Social Security Number when voting in any of the three ways and when requesting a paper ballot.

Go to alohapacific.com or kekahacu.com for more details.

THE PERSONAL LOAN FOR YOUR FRESH START

Need a bit of a boost to finance those home renovations or landscaping? Want to consolidate those higher-interest bills? Tax time is coming soon, too.

Look to our special personal loan for your financial solution.

Options start as low as 2.49% APR* for a 12-month term. 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 2/11/2021 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 creditworthiness. Other restrictions may apply. See branch for details on applicable fees, and other available rates and terms.*



Go to alohapacific.com/COVID-19 for updates about branch hours.

SCHOLARSHIP APPLICATION AVAILABLE ONLINE NOW

Don't wait: Apply now for Aloha Pacific FCU's 34th annual Masami Oishi Memorial Scholarships. Fifteen Aloha Pacific FCU and its Divisions members will each receive \$2,000 this summer.

Go to alohapacific.com or kekahacu.com to download and fill in the application. The completed application, including official transcripts, a letter of intent and a resume, must be postmarked or delivered to a branch no later than Wednesday, April 21.

Important: Please note that the transcripts must be official, not photocopied or downloaded by applicants. These usually are generated by registrars offices and sealed, often featuring a raised stamp of the school or other security elements. If you have questions about what is official or not official, ask your registrar's office or college counselor for details. Unofficial transcripts will disqualify your application. Awards are based on financial need,

community service and academic achievement. Scholarship awards are restricted to one award per member per lifetime so that we may assist as many members as possible. Eligibility requirements include:

- APFCU or its Divisions membership in good standing: at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 6, 2021
- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

Recipients must be available in mid to late July for picture-taking and to pick up their awards. Pending ongoing pandemic concerns, other arrangements may be possible.

Visit any branch for details.

Some restrictions apply. See scholarship application for details.

CHANGE TO FEES EFFECTIVE MARCH 1

Reminder to Members: Effective March 1, there will be changes to some fees, reflecting the increase in servicing costs.

Please refer to your December 2020 statement for a chart of all the changes. The full list of fees will be posted on the websites — alohapacific.com and kekahacu.com — beginning in March.

For more information, please call 808-531-3711.

Real Estate Checklist

- ✓ Full-Service whether Buying or Selling
- ✓ Friendly, Caring Agents
- ✓ Commission Discount for Sellers*
- ✓ 1-Year Home Warranty for Buyers*



Reyn Uehara (R)
Principal Broker

We Have You Covered!

Call Reyn Uehara for a free, no-obligation consultation

Phone: (808) 383-8072

Email: reynuehara@kalanet.com

*Call us for details



- ALOHA PACIFIC FCU**
alohapacific.com • (808) 531-3711
- MAIN BRANCH**
832 South Hotel Street, Honolulu, HI 96813
Monday–Thursday: 8 am–4 pm
Friday: 8 am–5 pm | Saturday: 9 am–2 pm
- FORT STREET**
988 Fort Street Mall, Honolulu, HI 96813
Monday–Friday: 8 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**
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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by NCUA

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.