



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha members!

March was a busy month. We lowered rates on our HELOC. We added new features to online and mobile banking. Account Aggregation lets you see all the accounts you're a co-owner on all in one convenient place, easily transfer funds between those accounts, and manage your finances more efficiently. Call us to sign up today!

The new Aloha Rewards Tracker tool lets you easily see the qualified activities on your Aloha Rewards Checking account to help you maximize your rewards. New members can now sign up for membership online and current members can open new Aloha Rewards Checking and Money Market accounts online.

These and other great services are possible because of your continued support, and we're off to a great start to 2021.

Mahalo!

OUR 83RD ANNUAL MEETING WAS AN ONLINE SUCCESS

Mahalo to all who attended our March 16 virtual Annual Meeting!

The meeting, our 83rd, was an online event because of ongoing COVID-19 concerns. It was administered by CU Ballot, an independent third-party firm that also conducted the balloting for the Board of Directors election.

Gary Iwai, BOD chair, and Vince Otsuka, president & CEO, reported on the achievements of 2020 and the goals for this year. For more details, please read the Annual Report, which is available in paper form at any branch and is on our websites (scroll to the bottom of the homepage, click on **About Us**, click on **Annual Reports**).

The newly elected BOD members also were announced. They are:

- Geminiano Q. "Toy" Arre Jr.
- Darwin J. Hamamoto
- Sam Moku



Geminiano
"Toy" Arre Jr.



Darwin
Hamamoto



Sam Moku

Congratulations to these Board members! Congratulations also to the lucky winners of the random prize drawings! We hope we can return to an in-person Annual Meeting next year.

A few questions were raised during the Annual Meeting. We will address them on our websites, alohapacific.com and kekahacu.com, and publish an article in next month's newsletter.

Mahalo for your feedback!

OUR HELOC IS YOUR FINANCIAL SOLUTION

Need to consolidate high-interest bills? New landscaping or home improvements? Planning a wedding?

Let the equity in your home work for you.

Apply now for APFCU's extraordinary

Home Equity Line of Credit, which offers the options to suit your needs.

Save time by applying online at alohapacific.com or kekahacu.com or visit any branch. Call 808-531-3711 for more information.

COMING SOON: ENHANCED DEBIT CARD REWARDS

If you have an Aloha Points Checking or a pre-existing KalaRewards Checking account, your rewards program is about to get even better.

Beginning April 7, log on to www.scorecardrewards.com to register your card, create your new account and explore the enhanced offerings.

Your current reward points will be automatically transferred to the new program, although it might take up to 30 days for those points to be reflected in your new account.

If you have any questions, call (808) 531-3711.

Home of Hawaii's *happiest* HELOC.
Home Equity Line of Credit - Introductory Rates

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–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

For inquiries about credit union issues and oversight, send letters and other correspondence to: APFCU Supervisory Committee, P.O. Box 1377, Aiea HI 96701 (NO payments or insurance documents, please). Or email: supervisorycommittee@alohapacific.com

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by NCUA

SCHOLARSHIP DEADLINE EXTENDED TO MAY 21

The deadline to send in scholarship applications has been extended a month, to Friday, May 21.

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

Go to alohapacific.com or kekahacu.com for details and to download and fill in the application. You can have your school send your official transcripts directly to us to save time.

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




Visit any branch for details.

Some restrictions apply. See scholarship application for details.

Aloha Pacific FCU Members Save an Average of \$366* a Year on Auto

As an Aloha Pacific FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Aloha Pacific FCU members
- Special dedicated sales and service line
- Additional discounts for being claims-free, a homeowner and multi-policyholder.
- Save even more with our Paperless, Full Pay, and Early Shopper discounts
- Local claims servicing and 24/7 claims assistance
- Online and Mobile App policy servicing

farmershawaii.com | follow us on   

Aloha Pacific Federal Credit Union is not responsible for products and services offered by Farmers Insurance Hawaii.

* Average savings from information provided by new policyholders from 11/1/19 to 11/1/20 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

Aloha Pacific FCU-2021-5.25x3.25



Call the special Aloha Pacific FCU line at 800-508-5819

Keycode: 796TRP

farmershawaii.com/partners/apfcu/



HOUSING MARKET STAYS HOT AND BREAKS RECORD

The housing market continues to stay hot in the new year as February's median single-family home price reached an all-time high of \$917,500. This broke the previous high of \$883,000 set in January 2021.

This is beneficial to home sellers, especially since the average



Reyn Uehara
Principal Broker

time a home sat on the market in February was nine days. The new record can be attributed to low interest rates and low housing inventory.

Home sellers who are Aloha Pacific FCU members can also benefit from our discounted sellers' commissions and top-notch service.

Call principal broker Reyn Uehara at (808) 383-8072 for more information on selling your home.

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.