



PRESIDENT'S MESSAGE

Vince J. Otsuka

We see the light at the end of the pandemic tunnel. While no masks are required outside, we remain vigilant, requiring masks and temperature scans at our branches. Your safety is our top concern and I am happy to report that almost all our employees are vaccinated.

We recently improved our mobile banking services to include online account opening and an Aloha Rewards Checking tracker. We also reallocated resources to help mortgages get approved faster.

Thank you for your patience and understanding during these unusual times. I look forward to the day when we can all gather together without masks.

CELEBRATING SATURDAYS AT MAIN BRANCH

Members: Don't forget that our Main branch is now open on Saturdays from 9 a.m. to 2 p.m. for your full-service banking convenience.

Special! Visit the branch on Saturdays through July 31 and receive a small welcome gift, while supplies last.

Extra special! We're also offering a special random prize drawing each Saturday, so come on by to enter to win. Each Saturday is a new drawing of the day's new entries. No purchase necessary. Details are at the branch and online at alohapacific.com. **Hint:** Get an extra entry through our Instagram account (@apfcu) and Facebook page (AlohaPacificFCU).

The branch, at 832 South Hotel Street, near the Honolulu Police Station, has ample parking. Its weekday hours are 8 a.m. to 4 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday.

2022 CALENDAR CONTEST: 'COMFORT & JOY'

It's been a year...and some...and we're still emerging from the cloud of the pandemic. Lessons learned? Maybe the biggest is that we can still take comfort and joy in the big and little things in life.

That's the theme of our 2022 wall calendar contest – "Comfort & Joy."

Show us what helped you through these unprecedented times. Is it your furry family member...or a new human addition to the family? Your favorite comfort food from the neighborhood café or your own delicious recipe? Walks in the natural beauty that surrounds us? A new creative hobby? A stunning sunrise or sunset?

Capture our theme in a high-res photo and you could win \$200 and bragging rights as we feature your photo in our 2022 wall calendar.

All entries must be in horizontal form. In addition, please submit a paragraph



explaining the photo and how it represents your comfort and/or joy.

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

The deadline to enter is Wednesday, September 15. Winners will be announced in late October.

Go to alohapacific.com or kekahacu.com for the official rules and entry form.

OUR SUMMER LOAN IS HOT!

Is that long-delayed vacation of a lifetime beckoning? Is it time for a new air-conditioner? Need to assist family members? Want to consolidate those high-interest credit-card bills?

Look to our special Summer Loan for your cool financial solution for all your hot summer projects.

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 its divisions loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Apply now at alohapacific.com or kekahacu.com; or call (808) 531-3711.

*Personal term loan offer valid as of 7/1/2021 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.

OUR MORTGAGE SPECIALISTS ARE READY TO HELP

Buying a home? Refinancing your existing home?

Aloha Pacific FCU is a full-service mortgage lender, and our mortgage specialists in Hawaii and Las Vegas are ready to assist you every step of the way.

Go to alohapacific.com or kekahacu.com / *Loans & Rates / Home Mortgages* to learn more and to contact our mortgage professionals.



Membership (\$5 in Regular Savings) required. Loans are subject to approval and may change at any time. Some restrictions may apply. Contact Aloha Pacific FCU for applicable fees and terms. Hawaii NMLS# 377314

HAWAII FOODBANK FUNDRAISER THROUGH JULY

The credit union coalition fundraiser for Hawaii Foodbank continues through July 31 as we assist our community in need.

We're aiming to raise at least \$2,000, and will add another \$2,000 to the final total.

You can help. Please donate through alohapacific.com/hawaii-foodbank or kekahacu.com/hawaii-foodbank. When donating online, you can designate your gift toward a specific effort (such as "Help feed Hawaii's hungry," "Help feed hungry keiki") or organization (such as Maui Food Bank, Hawaii Foodbank Kauai Branch).

Our Oahu and Maui branches and Kekaha Credit Union on Kauai also will

gladly accept non-perishable food donations. The most needed items include:

- Canned proteins such as tuna, chicken and other lean meats
- Canned meals such as soup, stew, chili and pasta
- Canned vegetables
- Fruit in cans, jars or cups
- Bags of rice, especially in 2- or 5-pound packages

Mahalo to all who have generously donated so far!



NEW RECORDS SET IN MAY

May 2021 was a record-setting month for Oahu's real estate market.

According to the Honolulu Board of Realtors, the median sales price for single-family homes reached an all-time high of \$978,000. The amount of time single-family homes and condos were on the market before selling also hit record lows of eight and 12 days, respectively.



Reyn Uehara
Principal Broker
RB-21259

Those numbers, coupled with the staggering increase of homes and condos sold, show the housing market is not slowing down any time soon.

Condo sales increased 135.4% when compared to May 2020, while single-family homes rose 63.3%.

If you're considering selling your home, don't forget that Aloha Pacific FCU members also get a discounted seller's commission on top of the full service we provide.

Call principal broker Reyn Uehara at (808) 383-8072 for more information and a no-obligation consultation.

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–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, Geminiano "Toy" Arre Jr., and Jennifer Ellein

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).

Alohaline is published by the Aloha Pacific FCU. Articles are for information only, not individual advice. Consult with your attorney, accountant, financial advisor or other professional regarding your situation. Copyright ©2021



Federally Insured
by NCUA