



PRESIDENT'S MESSAGE

Vince J. Otsuka

Welcome to 2022! I hope you had a wonderful Christmas and a safe New Year's celebration.

Yes, the pandemic is still with us and has changed all our lives, but it hasn't stopped us from moving forward here at APFCU.

We merged with St. Francis Medical Center FCU on November 1. Welcome to the 'ohana!

We're improving our services, launching External Transfers – you can now transfer funds to and from an account you own outside of Aloha Pacific, and we're putting the finishing touches on contactless debit cards.

To help us keep you informed with monthly emails, please be sure we have your updated email address.

Our Annual Meeting on March 16 will be virtual again. Log on and you could win a door prize.

We're looking forward to a brighter 2022, and to serving you, our valued members.

Mahalo!

BOD BALLOTING AND MARCH 16 ANNUAL MEETING

Balloting for the Board of Directors will begin February 16 and continue until 4 p.m. March 16, the day of our Annual Meeting.

Six candidates are running for the five available seats; other candidates may be announced, should they apply by petition by the January 5 deadline. The six are, in alphabetical order by surname:

- Jennifer Elflein
- Allan Fujimoto
- Stanley Inamasu
- Gary Iwai
- Robert Morita
- William Paik

Voting will be administered by CU Ballot, the independent third-party that has

conducted our recent balloting. Primary members 18 and older and in good standing can vote in one of three ways: online, by phone, or through a paper ballot (when requested by phone). Stay tuned for details.

Candidate bios will be posted on the websites in February.

March 16 Annual Meeting

Mark your calendars for our March 16 Annual Meeting, which again will be a "virtual" online event because of ongoing pandemic health concerns.

The meeting, also to be administered through CU Ballot, will be called to order at 5 p.m. The newly elected BOD members will be announced at the meeting.

Be sure to check alohapacific.com and kekahacu.com and social media for updates.



Jennifer Elflein



Allan Fujimoto



Stanley Inamasu



Gary Iwai



Robert Morita



William Paik

IRA CONTRIBUTIONS

Tax season will be here before we know it, so please note: You can still make 2020 IRA contributions up until the April 15, 2022, tax filing deadline.

For those under 50 years old, the limit is \$6,000. For those 50 and older, the limit is \$7,000. Contributions apply to both traditional and Roth IRAs.

Visit any branch for more information; or call 808-531-3711.

WE ASKED, YOU ANSWERED, WE LISTENED

Mahalo to all who filled out our survey about what you'd like to see in our newsletter!

Here are the top five favored topics, and the articles in this newsletter that fulfill these wishes:

- Member activities – Annual Meeting, scholarship applications
- Community activities – Honolulu City Lights
- Financial literacy topics – The 50/30/20 Rule

- Consumer and fraud alerts – "Always Beware of Scams!"
- Staff profiles – Meet Flo Miyashiro

Other popular topics included the latest loan specials or other products; the President's Message; and information about services.

We're working on additional articles of interest to members and will always alert you to news and updates about your credit union. Go to our new updates page, alohapacific.com/aloha-bytes for more.

KEKAHA CU TO FULLY MERGE INTO APFCU APRIL 1

Kekaha CU will fully merge with Aloha Pacific FCU beginning April 1 as APFCU consolidates operations.

Most things will stay the same: Kekaha CU members will continue to have full access to all the products and services offered by APFCU. In addition, the Kekaha branch will remain open with the same employees members know and count on.

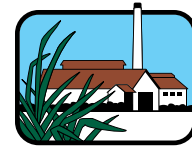
The Kekaha CU Advisory Board will continue to be involved in branch and community activities.

Some things will change: The *kekahacu.com* website will be turned off beginning April 1, and users will be automatically redirected to *alohapacific.com*.

“We are Kekaha. The spirit and legacy of the Kekaha Sugar Plantation workers who established our credit union in 1938 will endure as we take care of our members, who are our own ‘ohana,” said Ursie Munar, branch manager.

“We will continue to welcome our family, friends and neighbors to the

branch and assist them in their short-term and long-term goals. One thing will never change: We appreciate our Kekaha Credit Union members and look forward to serving you each and every day!”



**KEKAHA
CREDIT UNION**

A Division of Aloha Pacific Federal Credit Union



LIGHTING UP THE SEASON

Congratulations to all the city departments that decorated the amazing Christmas trees for the Honolulu City Lights celebration!

Aloha Pacific FCU is proud to be a longtime sponsor of Honolulu City Lights, the city’s holiday gift to residents and visitors alike.

FINANCIAL WELLNESS? IT CAN HAPPEN

We asked members to share their tips about achieving financial wellness as part of October’s International Credit Union Day festivities and we were thrilled with

the variety of responses.

Mahalo to all who participated!

Here’s what some of your fellow credit union members had to say:

“The real secret to financial wellness is plain and simple. Live within your means. No more, no less.” – Andrew Q.

“I believe achieving financial wellness starts with a money-smarts education, to strengthen my knowledge and awareness about money.” – Brian M.

“Collect all the loose change you have lying around the house. Feed it all into Aloha Pacific FCU’s coin machine and you can easily deposit that money into your account or into your kid’s account.” – Lisa L.

“Teaching your kids how to save at an early age.” – Debbie Y.

“Make it a habit to set aside your savings first before you spend anything.” – Michael U.

“If can, contribute to your company’s sponsored retirement plan, especially if there is company matching. This should be part of your overall retirement plan.” – Calvin M.

**We have your financing
solution for every season!**

**Apply for a personal
loan at any branch or
online at alohapacific.com
or kekahacu.com**



MEET FLO MIYASHIRO

Welcome to our new feature, introducing you to our Aloha Pacific FCU ohana who are front and center at the branches or working behind the scenes!

Here's Flo Miyashiro, who joined the APFCU ohana 3½ years ago.

- Favorite hobbies: Cooking and spending time with family
- Favorite travel spot: Seattle
- Dream vacation: Switzerland and Italy
- Financial lesson learned from her own experience: "When I was young, I didn't

know how to balance my checkbook and kept writing checks that resulted in paying non-sufficient fund fees."

- Anti-fraud tip for APFCU members: "Aloha Pacific FCU will not call members to get their personal information over the phone or by text."

And:

"It feels good when I help members with their credit and get their finances to have better cash flow."



Who:
Flo Miyashiro

What/Where:
Branch manager of McCabe, Hamilton & Renny and St. Francis branches

Duties:
Manages the daily branch operation and makes sure to deliver the best member service to our members

Flo Miyashiro with the APFCU-decorated Christmas tree that was entered in a contest at St. Francis Healthcare Systems.

FINANCIAL LITERACY

THE 50/30/20 RULE

Fifty percent on needs, 30 percent on wants and 20 percent for savings.

That's the basic "50/30/20 Rule" that some financial experts suggest can help people budget their way to financial security.

It works like this:

- 50 percent of your after-tax income would go toward essential things, such as your mortgage or rent, utilities, groceries, health care, debt payment
- 30 percent would go toward extras such as restaurant dining, movies, the latest iPhone
- 20 percent would go toward your savings or investments, IRA contributions and emergency fund

It's not for everyone, but think of it as a general formula: If you spend less on your extras or "wants," you'll be able to save more money and could transform your personal rule to 50/20/30 or even better.

APPLY NOW FOR \$2,000 SCHOLARSHIPS

College is expensive – students, and their parents, need all the help they can get.

Aloha Pacific FCU is once again offering scholarships of \$2,000 to 15 primary members. We have awarded more than \$470,000 through the program, now in its 35th year. We are proud to invest in the educational goals of members and the future of our community.

Apply now: Go to alohapacific.com or kekahacu.com for all the details and 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 20.

Please note that scholarship awards are restricted to one award per primary member per lifetime so that we may assist as many members as possible.

Some restrictions apply. See scholarship application for details.



⚠️ ALWAYS BEWARE OF SCAMS!

It's your money. Don't let scammers steal it from you.

REMEMBER:

- Keep your personal information, including account log-in credentials, to yourself.
- Legitimate financial organizations such as Aloha Pacific FCU will NEVER call to ask for your account information.
- Government agencies such as the IRS and Social Security Administration NEVER call to ask for your personal information.
- Anyone who asks you to send money by wiring it or through a gift card, prepaid card, cash reload card or money transfer app is a scammer.

- If it sounds too good to be true, it probably is!

At APFCU, we recommend that you enroll in our free Debit Card Control service, which lets you block or limit transactions and arrange alerts. Learn more at alohapacific.com/banking/checking/debit-card-control.

And call us at 808-531-3711 if you receive strange phone calls, emails or mail purporting to be from us. It's always better to be safe than sorry!

The Federal Trade Commission has details about scams and what to do if you're a victim: <https://www.consumer.ftc.gov/features/scam-alerts>

QUARTERLY STATEMENTS FOR SAVINGS-ONLY ACCOUNTS

Account statements will now be issued quarterly for members who have only a savings account with just in-branch activity or no activity. Quarterly statements will be issued in January, April, July and October.

You can always check your accounts through online banking and our free

mobile app. If you haven't yet enrolled, it's easy! Go to alohapacific.com or kekahacu.com; in the Online Banking login box on the right, click on Enroll. You can also enroll through the mobile app: Click on **Sign Up**.

Visit any branch if you need assistance.



HAPPY NEW YEAR FROM ALOHA PACIFIC PREMIER REALTY

The realtors at Aloha Pacific Premier Realty wish you and your ohana a happy new year and all the best 2022 has to offer!

If you decide to buy or sell a property this year, we'll be happy to assist you with prop-



Reyn Uehara
Principal Broker
RB-21259

erty searches or assessing the value of your home. We work closely with our APFCU loan officers to make any transaction run as smoothly as possible.

Don't forget that FCU members get a huge discount on seller's commissions and buyers receive a free, 1-year home warranty with their purchase!

Call our principal broker, Reyn Uehara, at (808) 383-8072 for more information.

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

ST. FRANCIS MEDICAL CENTER

2228 Liliha Street, Suite 209, Honolulu, HI 96817
Monday, Wednesday, Friday: 9 am–4:30 pm
(closed noon to 1 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 Elfein

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 ©2022



Federally Insured
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.