



AUGUST 2018

## 15-MONTH CERTIFICATE SPECIAL TO HELP YOU SAVE

We're offering a mid-year Certificate special to help our members in their savings goals:

- 15-month term
- 1.80% APY\* when you have a KalaRewards checking account

OR

- 1.50% APY\* if you do not have a KalaRewards checking account

We're also offering a 1.50% APY\* Business Certificate for those with or

without a checking account.

Minimum deposit is \$1,000; maximum, \$100,000.

This offer won't last long, so hurry to your nearest branch!

*\*Annual Percentage Yield (APY) Certificate offers effective 7/16/2018 for a limited time and may be modified or canceled at any time. Funds must be drawn from a financial institution other than APFCU or HNGCU and opened at a branch. Limit: one certificate per primary member of APFCU or HNGCU. Membership required (\$5 in regular savings). Penalty for early withdrawal. Other restrictions may apply. See branch for details.*



Main branch's Merlyn Fernandez kept watch over the goodies at the June 29 bake sale.

## PHOTO CONTEST FOCUSES ON HEALTH

Are you fit – physically, mentally, financially? How do you do it?

Tell us, through your best photo, and enter our 2019 wall calendar photo contest. You could win \$200 if your photo is among the top 12 shots to be featured in the calendar.

Maybe you keep to a strict gym routine or you take advantage of the great outdoors. Or you're careful about your diet and prepare special, balanced meals.

Maybe your hobbies keep those all-important brain cells engaged or you're an avid reader or traveler or volunteer.



Are you a great saver? Let your fellow credit union members know how they, too, can be financially fit.

Share your thoughts and especially your photographs by entering our photo contest, themed "The Picture of Health."

- Theme: "The Picture of Health"
- Prizes of \$200 each will be awarded to the 12 winning entries.
- All Aloha Pacific FCU and Hawaii National Guard CU primary members and joint account owners may enter the contest, limited to one photo submission per person.
- Images must be in high-resolution form, submitted by email to [photocontest@alohapacific.com](mailto:photocontest@alohapacific.com).
- The deadline to enter the contest is Saturday, September 8.
- A one-paragraph description about the photo must be included in the entry.

Go to [alohapacific.com](http://alohapacific.com) or visit any branch for the official rules and entry form.

## TREATS FOR A GREAT CAUSE

Main branch's June 29 bake sale was another great success, thanks to the generosity of our members and staff.

Sweet treats, chili, bentos and other items were sold, with the proceeds to benefit the Kapiolani Children's Miracle Network, which assists Island youngsters in medical need.

Stay tuned for more branch bake sales. Mahalo!

## SWEET LOAN RATES FOR SUMMER

Looking for the right financing solution for your summer projects? Look no further than Aloha Pacific FCU's sweet personal loan offer.

Visit any branch or go to [alohapacific.com](http://alohapacific.com) for details.





HOSTED BY:  
 Chad Kunihsa, Financial Advisor/CPA, CFP® &  
 Jasen Ishihara, Financial Advisor/CFS

# THE BASICS OF ESTATE PLANNING SEMINAR

**Speaker:** Russell Ota, attorney\*  
**Date:** Thursday, August 16 **Location:** Honolulu Country Club  
**Registration:** 9:00 am – 9:20 am  
**Seminar:** 9:30 am – 10:30 am  
**Cost:** FREE with \$15 per person deposit; light refreshments and ample parking (Deposit will be refunded at the door, but non-attendance forfeits deposit)



**Checks payable to:**  
 Aloha Pacific FCU  
 Attn: Vikki Kaya-Lao  
 832 South Hotel St.  
 Honolulu, HI 96813

Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.

\*Russell Ota is not affiliated with Aloha Pacific FCU or Aloha Pacific Financial Group.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured • No Credit Union Guarantee • May Lose Value

Aloha Pacific Financial Group, Aloha Pacific Federal Credit Union, and LPL are separate entities. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered broker/dealers.

## KEKAHA FCU JOINS ALOHA PACIFIC OHANA



The complete merger is scheduled for October 31, at which time Kekaha members will be able to take full advantage of all the products and services APFCU offers.

Welcome, Kekaha FCU!

## \$11,300 TO KAUAI FOOD BANK

We're thrilled to report that our fundraising for the Kaua'i Independent Food Bank resulted in a total of \$11,306.36 in donations to assist in the relief efforts after April's devastating floods on the Garden Island.

The total included donations at Aloha Pacific FCU and Hawaii National Guard CU branches or online at [www.kauaifoodbank.org](http://www.kauaifoodbank.org) through May 31 and APFCU's matching funds.

Mahalo to all!

Kekaha FCU members have approved a merger with Aloha Pacific FCU under a co-branding agreement.

The vote ended in mid July. The credit union will be known as Kekaha Credit Union, a Division of Aloha Pacific Federal Credit Union.

## ALOHA PACIFIC FCU

### MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813  
 (808) 531-3711 Phone • (808) 531-0916 Fax  
 Monday–Friday: 7:30 am–5 pm

### FORT STREET

988 Fort Street Mall, Honolulu, HI 96813  
 (808) 531-3711 Phone • (808) 539-0226 Fax  
 Monday–Friday: 7:30 am–5 pm

### KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734  
 (808) 531-3711 Phone • (808) 539-0276 Fax  
 Monday–Friday: 9 am–6 pm  
 Saturday & Select Holidays: 9 am–2 pm

### KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816  
 (808) 531-3711 Phone • (808) 539-0256 Fax  
 Monday–Friday: 9 am–6 pm  
 Saturday & Select Holidays: 9 am–2 pm

### KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707  
 (808) 531-3711 Phone • (808) 539-0266 Fax  
 Monday–Friday: 9 am–6 pm  
 Saturday & Select Holidays: 9 am–2 pm

### WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797  
 (808) 531-3711 Phone • (808) 539-0216 Fax  
 Monday–Friday: 9 am–6 pm  
 Saturday & Select Holidays: 9 am–2 pm

### WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701  
 (808) 531-3711 Phone • (808) 539-0206 Fax  
 Monday–Friday: 9 am–6 pm  
 Saturday & Select Holidays: 9 am–2 pm

### HENDERSON

9555 S. Eastern Avenue, Suite 150, Las Vegas, NV 89123  
 (702) 776-6900 Phone • (702) 776-6906 Fax  
 Monday–Friday: 9:30 am–5:30 pm  
 Saturday: 9:30 am–2 pm

## HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU

### DIAMOND HEAD

3949 Diamond Head Road, Honolulu, HI 96816  
 (808) 737-5714, toll free, 1-877-218-6906  
 Monday–Friday: 8:30 am–3:30 pm

### KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707  
 (808) 682-0400, toll free, 1-877-218-6906  
 Tuesday–Thursday: 9 am–2 pm

**BOARD OF DIRECTORS:** Gary Iwai (Board Chair), Stan Inamasu (1<sup>st</sup> Vice Chair), Allan Fujimoto (2<sup>nd</sup> 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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## CURRENT RATES

Please call 808-531-3711, visit any APFCU branch or [www.alohapacific.com](http://www.alohapacific.com) for our current account and loan rates.

Membership (\$5 in regular savings) required to receive benefits and services. All loans subject to approval.

