



JULY 2018



## PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha, members! We're always busy at APFCU and this summer is no exception. We welcomed the OTS Employees FCU (Oahu Transit Services includes TheBus and Handi-Van) into our ohana on June 1.

Renovations to Kaimuki branch are done, and Fort Street's refresh is under way, with estimated completion in September. We appreciate your patience as we update our facilities.

With interest rates up, look for our summer CD promotion. Visit our website soon for details.

Hope you enjoyed Member Appreciation Day at the 50th State Fair in June. Looking forward to seeing you at Wet 'n' Wild next month.

Mahalo!

## TWO FREE SEMINARS ABOUT LAS VEGAS

We're hosting a pair of free seminars about investing in and relocating to Las Vegas:

- Monday, July 23: 6:30–8:00 p.m. at Kailua branch
- Tuesday, July 24: 5:30–7:30 p.m. at Main branch

Both will feature Randy Hatada, broker/owner of Xpand Realty and Property Management of Las Vegas.

Please RSVP by July 18 to [info@xpandrealty.com](mailto:info@xpandrealty.com)

## FAMILY DAY AUGUST 18 AT THE WATER PARK



Mark your calendars for our next Family Day, Saturday, August 18, at the Wet 'n' Wild water park in Kapolei.

Specially discounted tickets are just \$15 for each primary member and \$20 for a primary member's joint account owner and/or guests (limited to five \$20 tickets).

The event includes:

- Admission from 4 p.m.
- Rides until 9 p.m.
- A dinner buffet of barbeque chicken, kalua pork, white rice, tossed green salad and fruit and soft drinks
- Free screening of the superhero blockbuster film "Black Panther"

Reserve your tickets now at any APFCU or HNGCU branch. Go to the website – [alohapacific.com](http://alohapacific.com) – for more information and the ticket order form. Space is limited, so don't wait!

Please note that the parking fee at the water park is \$8 per vehicle (free for Wet 'n' Wild Gold Pass members).

For more information, call 539-0151.

*By agreeing to attend this event, attendees assume all risk of personal injury and loss of property. All attendees must adhere to the park's safety rules. Parents/guardians are responsible for the supervision of their minors at all times.*

## REMOTE CHECK DEPOSIT REMINDER

Members, when you use our mobile app to deposit checks, please note that you must endorse the back of your checks with your signature and the notation:

**For APFCU mobile deposit only**

If your check does not contain your signature and this complete notation, it will not be accepted, which would delay the funds availability.





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

## THE BASICS OF ESTATE PLANNING

**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)



### Have you ever wondered:

- Who will get my assets when I'm gone?
- What happens if I'm incapacitated?
- Do I have my advance health-care directives in order?

Aloha Pacific Financial Group invites you to an estate-planning seminar that will help answer these questions and more. Sign up today; seats are limited.

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

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

*\*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**

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## SUMMER HEATS UP THE HOUSING MARKET

Summer is here and that means the housing market is in full swing.

Now here's even better news: APFCU members can save big! While most real estate firms charge a seller's commission of 6 percent, we charge our members 4.5 percent while providing quality, comprehensive



Reyn Uehara

service. That's a savings of \$11,670 for a home sold at the current median price of \$778,000!

For more information, call our Realtor, Reyn Uehara, at (808) 383-8072 or email him at reyn.uehara@alohapacificpremier.realty.com. He can provide you with a free comparative market analysis to give you an idea of what your property is worth. Or if you're a buyer, Reyn can help you navigate the market and put you into position to get your offer accepted.

**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.

## 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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