



JANUARY 2018



PRESIDENT'S MESSAGE

Vince J. Otsuka

Happy New Year! We have a lot planned in 2018! First, we welcome Hawaii Pacific University to our SEG ohana. Like the University of Nevada, Las Vegas, HPU's students, employees and their immediate families can become members of APFCU.

To improve member service, we are replacing the RTS units at Kaimuki and Fort Street branches with teller pods and ITMs, like at our new Waimalu and Henderson branches. Choose the ITMs for quick transactions or consult with tellers in the branch lobby.

Got holiday bills? Look for our latest loan promos. And visit us at the BIA Home Building & Remodeling Show January 26–28 for special offers.

Mahalo!

IRA CONTRIBUTIONS

Tax season will be here soon, so please note: You can still make 2017 IRA contributions up until the April 17, 2018, tax filing deadline.

For those under 50 years old, the limit is \$5,500. For those 50 and older, the limit is \$6,500. Contributions apply to both traditional and Roth IRAs.

Visit any Aloha Pacific FCU branch for more information; or call us at 808-531-3711.

APPLY NOW FOR \$2,000 SCHOLARSHIPS

Applications for Aloha Pacific FCU's Masami Oishi Memorial Scholarships are now available online. Fifteen Aloha Pacific FCU or Hawaii National Guard CU members will each receive \$2,000 this summer.

Go to alohapacific.com or hngcu.com 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 Monday, April 23.

Important:

Please note that the transcripts must be official, not photocopied or downloaded by applicants. These usually are generated by admissions offices and sealed, often featuring a raised stamp of the school or other security elements. If you have questions about what is official or not official, ask your admissions office for



details. Unofficial transcripts will disqualify your application.

Awards are based on financial need, community service and academic achievement.

Eligibility requirements include:

- APFCU or HNGCU membership in good standing; at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 6, 2018
- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

Recipients must be available the week of July 16–20 for picture-taking and to pick up their awards.

Visit any branch for details.

Some restrictions apply. See scholarship application for details. Scholarship awards are restricted to one award per member per lifetime so that we may assist as many members as possible.

ANNUAL MEETING IS MARCH 14

Mark your calendars for our Wednesday, March 14, Annual Meeting at McCoy Pavilion, Ala Moana Regional Park. This will be APFCU's 80th Annual Meeting and we're planning a special celebration to mark the milestone.

Here's the March 14 schedule:

- 4 p.m.: Registration begins. Please bring your photo ID.
- 4 p.m.: Balloting, if necessary, for the Board of Directors begins for those who had not voted at a branch.
- 5 p.m. Annual Meeting begins.

Free bento and juice will be provided for primary members, while supplies last.



You also will receive a special gift and a chance to win door prizes. Because of limited parking, carpooling is advised.

Watch for more details in our newsletters, at alohapacific.com and on Facebook, Twitter and Instagram. Or call 808-531-3711.

See you there!



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

PLANNING FOR LONG-TERM CARE

Seminar presented by Heather Gappy of OneAmerica

Date: Thursday, February 8

Registration: 9:00 am – 9:20 am

Seminar: 9:30 am – 11:00 am

Location: The Pacific Club, 1451 Queen Emma Street

Cost: FREE* with \$15 deposit per person



According to the federal government, seven out of 10 people over age 65 will require some type of long-term care, and many will need care in a nursing home. If and when you need the care, how will you pay for it? Join us for this educational seminar to learn what long-term care is, realities and strategies to pay for it and the options you have.

FREE refreshments and ample parking.
 Call Vikki at 539-0139 to RSVP (before you send payment)
 and for more information.
 RSVP by February 5; seats are limited.

*Deposit will be refunded at the door, but non-attendance forfeits deposit

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

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

ON THE MARCH



We were thrilled to march in the Honolulu City Lights Electric Light Parade and the Kaimuki Christmas Parade (pictured) last month. We hope your holidays were merry and that the new year brings much prosperity!

CURRENT RATES | Please call 808-531-3711, visit any APFCU branch or 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 (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

Letters and other correspondence for APFCU’s Supervisory Committee should be mailed to P.O. Box 1377, Aiea HI 96701.

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