



AUGUST 2017



## OUR SUMMER LOAN SALE IS HOTTER THAN EVER

Family vacations ... home renovations ... new landscaping ... if you're looking for just the right financing solution, Aloha Pacific FCU has the answer.

Our Summer Loan sale features three options:

As low as 1.99% APR\* with terms up to 12 months

**OR:**

As low as 2.99% APR\* with terms up to 24 months

**OR:**

As low as 3.99% APR\* with terms up to 36 months

All offers are for new loans only; no refinancing of existing APFCU or HNGCU loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Visit any branch or call 808-531-3711 for all the details. Save time by applying at [alohapacific.com](http://alohapacific.com).

*\* Personal term loan offer valid as of 8/1/17 and may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Loan terms up to 60 months; see branch for details on applicable rates, fees and terms. Example: monthly payments on a \$2,500 loan could be as low as \$210.75 for 12 months; or \$107.58 for 24 months; or \$73.91 for 36 months. Your loan approval and APR are based on credit-worthiness. Offer includes a 0.24% discount for automatic payment from an APFCU or HNGCU account. Other restrictions may apply.*

## SEE YOU AT FAMILY DAY, AUGUST 19

Our special Family Day at the Wet 'n' Wild water park is happening August 19 and we hope to see you there!

The event includes:

- Admission from 4 p.m.
- Rides and attractions until 9 p.m.
- A buffet of barbecue chicken, hot dogs, chili, rice, tossed salad, watermelon and soft drinks during dinner
- Free screening of this year's Disney hit "Beauty and the Beast" at dusk
- Free video karaoke at the Sweet Spot Bar
- An APFCU gift for each attendee and our program of prize giveaways

Tickets, if still available, are \$15 for each primary member and \$20 for a primary member's joint account owners and/or guests (limited to five \$20 tickets). The deadline is August 7.

Go to the website – [alohapacific.com](http://alohapacific.com) – for more information and the ticket order form, then visit any branch for payment. Sorry, no mail orders. Please note that the parking fee at the water park is \$8 per vehicle (free for Wet 'n' Wild Gold Pass members).

*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.*



## CALENDAR PHOTO CONTEST DEADLINE IS AUGUST 31



There's still time to enter our 2018 wall calendar photo contest, themed "Journeys" and focusing on your most memorable vacation or staycation.

The top 12 photos will be featured in

the calendar and the photographers will each win \$200.

Email your entry to [photocontest@alohapacific.com](mailto:photocontest@alohapacific.com), limited to one photo per person. Photos must be high resolution and in horizontal/landscape form. Each entry must include a paragraph describing the photo and why your adventure was so memorable.

The contest is open to all Aloha Pacific FCU and Hawaii National Guard CU members and joint account owners.

Deadline to enter: August 31.

Go to [alohapacific.com](http://alohapacific.com) for all the details, official rules and the entry blank.



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 31 **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; free continental breakfast and ample parking (deposit will be refunded at the door, but non-attendance forfeits deposit)



### Have you been wondering any of the following:

- Who will get my property when I'm gone?
- If I leave money to my grandchildren, is it subject to federal gift tax?
- 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

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

## EARN UP TO 30,000 POINTS WITH YOUR VISA® PLATINUM REWARDS CARD

Apply now for an APFCU Visa® Platinum Rewards card, and you could earn up to 30,000 rewards points when you make \$3,000 in purchases in the first 90 days.

Or earn 20,000 points if you spend \$2,000 or 10,000 points if you spend \$1,000 in the first 90 days.

Rewards points can be redeemed for travel, merchandise, gift cards and more. With your Rewards card, you earn 1 point for every \$1 spent.

This is a limited-time offer. Go to any branch or call (808) 531-3711 to find out more. Save time by applying at [alohapacific.com](http://alohapacific.com).



Offer effective 8/1/2017 and may be modified or canceled at any time. Membership (\$5 in savings) required. Some restrictions apply. Your application approval is based on creditworthiness. See branch for details.

### 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. 132, 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), Ted Takahashi (Vice Chair), Diane Murata (Secretary), Ben Dimond and Howard Okamoto

**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.

