



JANUARY 2017



PRESIDENT'S MESSAGE

Vince J. Otsuka

Happy New Year and Aloha, members!

Last year was a great success. We accomplished many initiatives to improve our products and services.

2017 will be just as exciting. We are committed to building on last year's momentum and expand online-mobile services, open the new Waimalu branch and offer new member rewards.

Thank you, members, for all of your support in 2016 and we wish you and your loved ones a happy and prosperous 2017.

Vince J. Otsuka

SCHOLARSHIP APPLICATION NOW ONLINE

Apply now for Aloha Pacific FCU's Masami Oishi Memorial Scholarships. Fifteen APFCU members will each receive \$2,000 this summer.

This is the 30th year of the scholarships, named after APFCU's first manager and president/CEO.

Go to alohapacific.com to download and fill in the application. The completed application, including official transcripts, a letter of intent and a resume, must be post-marked no later than Monday, April 24.

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 membership in good standing; at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 5, 2017
- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

Recipients must be available the week of July 10–14 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.

NEW LOOK FOR KALALINE

Beginning with this issue, the *KalaLine* newsletter will be in a two-page format, still bringing members important news about your credit union.

Because of the new format, the President's Message will be published quarterly instead of monthly.

For the most up-to-date information and offers, please visit our website, alohapacific.com, and follow us on Facebook, Instagram and Twitter.

Mahalo!

COMING SOON: A Great New Loan Rate to Start the New Year

Visit our website, alohapacific.com, for details

CHECK OUT OUR NEW WEBSITE!



If you haven't seen it already, go to alohapacific.com and explore our amazing new website.

It's very user friendly, and it's responsive to any device you're using – desktop

computer, laptop, tablet or smartphone – automatically rearranging pages in easy-to-read formats.

Oh, and looks great, too!

BOARD OF DIRECTORS NOMINATIONS: PETITIONS DUE JANUARY 11

There's still time to become a candidate for Aloha Pacific FCU's board of directors.

You must apply by petition, which requires the signatures of 440 Aloha Pacific FCU primary members. Applications and signatures must be postmarked by January 11. You will be notified of your status by January 17.

Applications and instructions are available at alohapacific.com (What's New / Community & Events), at any branch or by calling 531-3711.

Three seats are up for election next year; members serve two-year terms on a volunteer basis.

WE LOVE PARADES!

Aloha Pacific FCU staff, family and friends were thrilled to march in the Kaimuki Christmas Parade December 1.

We also marched in the December 3 Honolulu City Lights Electric Light Parade two nights later.

Hope you all had a terrific holiday!



IRA CONTRIBUTIONS

Tax season will be here soon, so don't forget: You can still make 2016 IRA contributions up until the April 18, 2017, 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.

TAX NOTICES UPDATE

Members, please note: Beginning with the 2016 tax year, if you receive online statements, your tax notices will be available to you only online. Sign in to your online account and click on *Online Statements* to find your 1099-INT beginning February 1.

Members who receive printed statements through the mail will continue to receive printed tax notices.

CHRISTMAS WISHES

Santa visited our Main, Kapolei and Kailua branches December, bringing holiday joy to adults and keiki alike, including Megan Goo.

Hope you all had a merry Christmas and happy New Year, too!



ANNUAL MEETING IS MARCH 15

Mark your calendars for Aloha Pacific FCU's Annual Meeting, happening Wednesday, March 15, at the McCoy Pavilion.

Registration is from 4 p.m. (please bring a photo ID). Balloting for the Board of Directors also begins at 4 p.m. for those who had not voted at a branch.

The meeting begins at 5 p.m.

We'll have a free bento and juice for each primary member who attends, while supplies last. Each primary member also receives a special gift and a chance to win door prizes.

Parking is limited, so carpooling is suggested.

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813
(808) 531-3711 Phone • (808) 566-0616 Fax
Monday–Friday: 7:30 am–5 pm

FORT STREET BRANCH

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

KAILUA BRANCH

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 BRANCH

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 BRANCH

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 BRANCH

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 BRANCH

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 BRANCH

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

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), 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 4623, Honolulu Hawaii 96812.

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CURRENT RATES | Please call 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.