



OCTOBER 2018



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha, members!
After welcoming members of the OTS Employees Credit Union into our APFCU ohana last month, we also grew by 1,700+ additional members from our co-branded merger with Kekaha FCU. Starting November 1, APFCU members will be able to use the Kekaha branch on Kauai, and vice versa.

APFCU and its Divisions have grown to 12 branches, and our first on a Neighbor Island. If you have family on Kauai, please share the news.

Be sure to stop by your nearest branch on October 18, International Credit Union Day, for refreshments and prizes. Hope to see you at our Family Day screening of "Ralph Breaks the Internet" on November 24, and at our holiday parades in December.

Mahalo,



FANTASTIC LOAN RATES FOR FALL.

Visit any branch or go to alohapacific.com or otsecu.com for details.

JOIN US NOVEMBER 24 AT FAMILY DAY



Our final Family Day of the year is happening Saturday, November 24, at Consolidated's Koolau Theatres.

We're screening "Ralph Breaks the Internet," followup to the 2012 animated hit "Wreck-It Ralph."

Tickets are \$6 each for primary members and \$8 each for joint account owners and guests. Some limits apply.

Details and the ticket order form are on our websites, alohapacific.com and otsecu.com / *What's New / Community & Events*.

See you there!

WELCOME, OTSECU MEMBERS!

OTS Employees Credit Union members have joined the Aloha Pacific FCU ohana after the merger was completed in early September.

Welcome, OTSECU members! You now have a new website, otsecu.com, and

access to all the products and services APFCU has to offer.



A NEW DAY FOR FORT STREET



APFCU staff, Board members and guests attended an informal re-opening ceremony September 17 at the Fort Street branch. The Remote Teller System has been removed in favor of new face-to-face teller pods and offices for private consultation.



HOSTED BY: Aloha Pacific Financial Group
SPONSORED BY: Aquila Group of Funds

FRAUD AND ID THEFT PREVENTION SEMINAR

Data breaches...phone/email/online scams...identity theft. Fraudsters are targeting our hard-earned money and savings like never before. You CAN stay ahead of the thieves when you understand how they operate and then take steps to avoid becoming a victim.

TOPICS AT THE SEMINAR INCLUDE:

What is fraud? • How do fraudsters steal your information? • How do you protect yourself against scammers? • What are the top scams in Hawaii?

Speaker: Gerry Silva, AARP

Date: Thursday, November 8 **Location:** Honolulu Country Club

Registration: 9:00 am – 9:20 am

Seminar: 9:30 am – 11:00 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)

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

AARP and Aquila Group of Funds are 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.



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

BOD NOMINATION APPLICATION IS ONLINE

Planning to run for a seat on the Board of Directors? Go to alohapacific.com or otsecu.com (What's New / Community & Events) now to download the nomination application.

There are two ways to become a candidate:

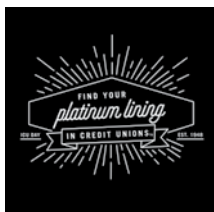
- Send your application to the Nominations and Elections Committee by December 5.
- Apply by petition with at least 492 signatures of APFCU, OTSECU or HNGCU members by January 5.

CELEBRATE CREDIT UNION DAY WITH US

International Credit Union Day is Thursday, October 18, and we're celebrating with refreshments, prize drawings and more.

This year's theme is "Find Your Platinum Lining in Credit Unions," marking the 70th (platinum) anniversary of Credit Union Day.

Go to alohapacific.com or otsecu.com for details.



CURRENT RATES

Please call 808-531-3711, visit any branch or alohapacific.com or otsecu.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

OTS EMPLOYEES CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU

811 Middle Street, Honolulu, HI 96819
(808) 847-8560 Phone • (808) 847-8565 Fax
Monday–Friday: 8 am–4 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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