



NOVEMBER 2018



## OUR AUTUMN LOAN IS READY TO HELP

Summer has gone, but a new season brings new projects and plans for the holidays.



How to pay for it all? Look to our Autumn Loan for your financing solution:

- As low as 1.99% APR\* with terms up to 12 months
- Minimum loan amount: \$1,500; maximum: \$30,000
- For new loans only; no refinancing of existing APFCU or its divisions loans

Loan terms up to 6 years are available. Visit any branch or call 808-531-3711 for all the details. Save time by applying at online (websites listed at bottom of page).

*\* Personal term loan offer valid as of 11/1/17 and may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Your loan approval and APR are based on creditworthiness. Example: monthly payments on a \$2,500 loan could be as low as \$210.76 for 12 months. Offer includes a 0.24% discount for automatic payment from an APFCU account or from an APFCU Divisions account. Other restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.*

## HAPPY INTERNATIONAL CREDIT UNION DAY!

Mahalo to all who visited our branches on Thursday, October 18, as we celebrated the 70th annual International Credit Union Day!

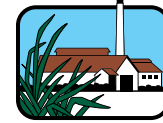
We had cake and other refreshments,

a gift for primary members and enter-to-win prizes, including a \$100 Costco gift card at each branch.

Mahalo for being a member!



*Christy Peterson, Yangson Anzai and Caislyne Lomongo of APFCU's Fort Street branch welcomed all on International Credit Union Day, October 18.*



**KEKAHA  
CREDIT UNION**

A Division of Aloha Pacific Federal Credit Union

### KEKAHA (KAUAI) CU IS NOW PART OF THE APFCU OHANA

Kekaha Credit Union members have joined the Aloha Pacific FCU ohana after the merger was completed November 1.

Kekaha CU members now have a new website, [kekahacu.com](http://kekahacu.com), and access to all the products and services APFCU has to offer. APFCU and its divisions members may also use the Kekaha, Kauai, branch for their full-service needs.

**Welcome, Kekaha CU members!**

## BOD NOMINATION APPLICATION IS ONLINE

Reminder: Nominations applications for the Board of Directors are due in December and January.

Visit our websites (listed below) / 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 or its divisions primary members by January 5.

Three seats are up for election in 2019. Board members must be at least 18 years old and members in good standing.



## RESERVE FAMILY DAY TICKETS BY NOVEMBER 10

Don't wait! Saturday, November 10, is the last day to reserve your tickets to our November 24 Family Day screening of "Ralph Breaks the Internet" at Consolidated's Koolau Theatres in Kaneohe.

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 (listed at right) / What's New / Community & Events.

See you there!

## BEWARE OF REMOTE CHECK DEPOSIT SCAM

Members: Please be aware of a scam that has surfaced using the remote check deposit function on the mobile app.



The scammer persuades the victim to give him the log-in information to the app, then remotely deposits a fraudulent check. The victim, thinking he or she has received money through remote deposit, then sends the scammer money through a wire transfer or other means. The scammer takes the money before the financial institution can determine if the deposited check is fraudulent.

You can avoid becoming a victim

of scammers:

- Never give strangers your account or log-in information.
- Hang up the phone if you receive a suspicious call pressuring you to take immediate action.
- Delete stray emails – do NOT click on any link in the email.
- If an offer sounds too good to be true, it probably is.

Aloha Pacific FCU and its divisions are always working to keep your money safe and secure. Help us by being skeptical of unlikely or random offers and scammers' pressure tactics.

## BANK OF NEVADA ATMS NO LONGER SURCHARGE-FREE

Bank of Nevada ATMs are no longer part of our surcharge-free network. We apologize for the inconvenience this might cause.

Aloha Pacific FCU and its divisions members continue to have surcharge-free access to First Hawaiian Bank, American

Savings Bank, Hawaii National Bank and CO-OP Network ATMs. Please note that after the first five (5) transactions per month at non-APFCU ATMs, there is a \$1 fee per transaction.

Members always have free, unlimited access to all APFCU ATMs.

## CURRENT RATES

Please call us at 808-531-3711 or visit our websites listed at right for current account and loan rates.

### ALOHA PACIFIC FCU

alohapacific.com • (808) 531-3711

#### MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813  
Monday–Friday: 7:30 am–5 pm

#### FORT STREET

988 Fort Street Mall, Honolulu, HI 96813  
Monday–Friday: 7:30 am–5 pm

#### KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

#### KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

#### KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

#### WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

#### WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701  
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  
hngcu.com

#### 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  
otsecu.com • (808) 847-8560

811 Middle Street, Honolulu, HI 96819  
Monday–Friday: 8 am–4 pm

### KEKAHA CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU  
kekahacu.com • (808) 337-1433  
8254 Kekaha Road, Kekaha, HI 96752  
Monday–Friday: 9 am–4 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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Federally Insured  
by NCUA

Membership (\$5 in regular savings) required to receive benefits and services. All loans subject to approval.