



DECEMBER 2018



APFCU'S PERSONAL LOAN FOR WINTER WONDERS

The holidays are calling ... and visions of parties, gifts, decorations and more are dancing in our heads.

Happily, Aloha Pacific FCU's personal loan has options to make this season the brightest ever:

- **As low as 1.99% APR* with terms up to 12 months**
 - Includes a 0.24% reduction for automatic payments from your account



- Monthly payments on a \$2,500 loan could be as low as \$210.76 for 12 months.

OR:

- **As low as 4.75% APR* with terms up to 24 months**
 - Includes a 0.24% reduction for automatic payments from your account
 - Monthly payments on a \$2,500 loan could be as low as \$109.62 for 24 months.

OR:

- **As low as 5.25% APR* with terms up to 36 months**
 - Includes a 0.24% reduction for automatic payments from your account.

- Monthly payments on a \$2,500 loan could be as low as \$75.38 for 36 months.

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

Ask us about other terms and rates. And have a very merry Christmas!

** Personal term loan offers valid 12/1/18 and may be modified or canceled at any time. Loan terms available up to 72 months. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Your loan approval and APR are based on credit-worthiness. Other restrictions may apply. See branch for details on applicable fees and other available rates and terms.*

CELEBRATE THE SEASON WITH US

We're welcoming the holiday season with Santa visits and the Salvation Army Angel Trees in our Aloha Pacific FCU branches on Oahu.

Santa at Three Branches

Santa Claus will visit APFCU's Main, Waimalu and Kailua branches to share holiday joy and to listen to Christmas wishes of keiki of all ages. We'll have refreshments, too.

The schedule:

- December 5, Wednesday: 2–4 p.m. at Main branch
- December 8, Saturday: 9–10:45 a.m. at Waimalu; and 12:15–2 p.m. at Kailua



It's free to visit with Santa and to pose for photos with him. Be sure to bring a camera or smartphone to snap a few photos!

Angel Trees

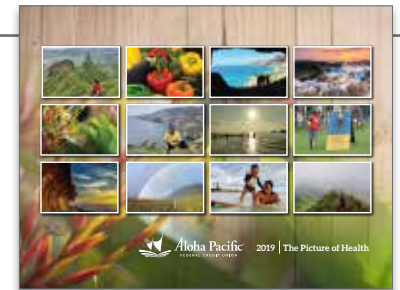
APFCU is partnering again with The Salvation Army to bring cheer to keiki and seniors who are less fortunate.

To participate in the Angel Tree gift giving, visit an APFCU branch on Oahu and pick a Salvation Army tag that lists a holiday wish. Purchase the gift, and bring it back to the branch, unwrapped. We will also gladly accept other unwrapped gifts.

We also will accept cash donations through paper "kettles." Ask at any branch to make the donation. Be sure to fill out your name on the paper "kettle," which will be posted at the branch.

Please bring your unwrapped gifts or make your paper "kettle" donations through December 14.

For more information, go to alohapacific.com.



2019 WALL CALENDARS ARE HERE

Pick up your free copy of our 2019 wall calendar, themed "The Picture of Health," at any branch of Aloha Pacific FCU and its divisions – Hawaii National Guard CU, OTS Employees CU and Kekaha CU. Calendars are available while supplies last.

We are thrilled to offer another beautiful calendar featuring the 12 winning entries and very worthy runners-up in our recent photo contest.

Mahalo to all who entered!

HAS YOUR HOME OUTGROWN YOU?

If your family home is now too much for you to maintain, what do you do?

Many older homeowners are facing this question and Aloha Pacific Premier Realty can help. From finding a moving company, storage facility for family heirlooms or a contractor for home repairs, we can help you get your home ready for sale.

But where do you go from there? We can also help you find a condominium,

townhouse or even an assisted living facility to meet your needs.

For more information, contact our principal broker, Reyn Uehara (R), at (808) 383-8072 or reyn.uehara@alohapacificpremierrealty.com.



Reyn Uehara

GETTING REAL AT MCKINLEY, FARRINGTON HIGH SCHOOLS

“Don’t overspend!”

“Families are expensive!!!”

“Every little thing adds up.”

These were a few of the things students were surprised to learn at Get REAL Financial Reality Fairs presented by APFCU at McKinley and Farrington high schools in October and November.

The fairs were rewarding for all, including the APFCU staff and community volunteers who interacted with the bright and enthusiastic students.

Students first chose a profession, which gives them a scenario that includes a salary, maybe a spouse and children, and maybe debt. They then visited tables and made their choices – will it be a BMW, rent or mortgage, top-of-the-line cell phone/cable plan? And will they be

able to keep their spending within their income or will they bust the budget?

The fair was created by Alaska’s Matanuska Valley FCU, which also has a branch in Waipahu. APFCU is proud to partner with Matanuska Valley FCU as we invest in the young people of our community and help them prepare for a successful financial future.



McKinley students consider the options, and the costs, of cell phone/internet/cable TV plans at the October 24 Get REAL fair in the school’s library.

APPLY TO BECOME A BOD CANDIDATE

There’s still time to apply for a nomination to run for APFCU’s Board of Directors.

Applications by petition – you must submit the completed application and petition with at least 470 signatures of APFCU or its divisions primary members – are due January 5.

Three seats are up for election. Members of the board serve two-year terms on a volunteer basis.

Details and the application are online at our websites (What’s New / Community & Events).

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 (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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by NCUA

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