



SEPTEMBER 2019



CONGRATULATIONS, 2019 SCHOLARSHIP RECIPIENTS!

Sixteen \$2,000 scholarships were awarded this year, including one that was exclusively for a Kekaha Credit Union member to honor the original scholarship program initiated by Kekaha

Federal Credit Union.

Each recipient was also given a backpack full of Aloha Pacific FCU goodies.

Mahalo to all who applied this year. The application for next year's scholar-

ships is scheduled to be posted on our websites in January.

Congratulations to our scholarship winners and best wishes for your continued success!

Presenting the 2019 recipients, their fields of study and schools:



Aiyana Noelle Arnobit
Computer Engineering
California Polytechnic State University-San Luis Obispo



Joshua Kresnak
Computer Engineering
Michigan State University



Ashley Whang
Education
University of Hawaii-Manoa



Azure Chung
Exploratory Business
University of Hawaii-Manoa



Justin Loi
Accounting/Information and Computer Sciences
University of Hawaii-Manoa



KEKAHA CU RECIPIENT:
Cade Tanaka
Aviation
Central Washington University



Maila English
Elementary Education
University of Hawaii-West Oahu



Lindsey Millerd
Environmental Resource Engineering
Humboldt State University



Renceh Flojo
Biomedical Engineering
Santa Clara University



Shaden-Micah Ramelb
Environmental Science and Pharmacy
Pacific University



Jasmine Fujimoto
Optometry
Midwestern University's Chicago College of Optometry



Casey Robins
Environmental Science
Washington State University



Raquel Hernandez
Music Performance
Oklahoma State University



Dayna Takahashi
Dietetics
University of Hawaii-Manoa



Lauren Kam
Biomedical Engineering
University of California-Davis



Janae Theodore
Nursing
Seattle University

'FROZEN 2' AT FAMILY DAY NOVEMBER 23

Members, mark your calendars: We're screening the animated film "Frozen 2" at our next Family Day, Saturday November 23 at Consolidated's Koolau Theatres.

"Frozen 2" is the sequel to the blockbuster 2013 film about Anna, who persuades her sister, the Snow Queen Elsa, to release her icy grip on their home kingdom. "Frozen 2" continues their adventures and looks into how Elsa got her special powers.

More details about our Family Day will be posted on our websites and social media. Stay tuned!



Our Autumn term loan: More to be thankful for
Rates as low as 2.49% APR* for a 12-month term

*Personal term loan offer valid as of 9/1/19 and may be modified or canceled at any time. Valid for loan amounts from \$1,500 to \$30,000. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Monthly payments on a \$2,500 loan could be as low as \$211.36 for 12 months. Your loan approval and APR are based on credit-worthiness. Offer includes a 0.24% discount for automatic payment from an APFCU account or a Division of APFCU account. New loans only. No refinancing of existing APFCU or its Divisions loans. Other restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.

ABANDONED PROPERTY NOTICE

Financial institutions, including Aloha Pacific FCU, are required by state law to annually submit abandoned property to the states where we conduct business, both Hawaii and Nevada. The law defines an account with no activity for five years (three years for Nevada) as abandoned property.

As a courtesy, accounts that were considered abandoned property were recently sent letters.

If you received a letter, please respond immediately. If we do not hear from you, your inactive account may be assessed the abandoned property fee and we will be obligated to close your inactive account and submit remaining funds to the state of Hawaii or Nevada by October 1.

Performing at least one (1) transaction (deposit or withdrawal) annually will help keep your account(s) and membership active. In addition, be sure to keep your personal contact information up to date.

To see if you have any unclaimed Hawaii property, search online at <http://budget.hawaii.gov/finance/unclaimedproperty/> or in Nevada at <https://nevadatreasurer.gov/UPSearch/>. You can also search online for unclaimed property in other states at www.unclaimed.org.

NOMINATIONS FOR BOARD OF DIRECTORS

Thinking about running for a seat on APFCU's Board of Directors? Four seats will be up for election next year.

There are two ways to have your name placed on the ballot – through the Nominations & Elections Committee (applications due in December) or through petition (due in January).

The board serves on a volunteer basis, and candidates must be at least 18 years old at the time of the election and a member in good standing.

The application and more details will be posted this month on the websites.



MEET OUR REALTY TEAM: CHRIS GILDING



Chris Gilding

If you love the ocean, you may bump into the newest member of our realty team out on the waves. Chris Gilding is an avid surfer and enjoys the serenity of the water.

"It's where I go to relax, but it's also a great place to do business," he said. "You meet a lot of new friends in the ocean and nothing beats helping a friend obtain their dream home."

Chris grew up in Pearl City and received

his bachelor's degree in economics from the University of Hawaii. He then got his master's degree in information systems from Hawaii Pacific University.

Fun Fact: When he's not on the water, Chris also enjoys getting in the dirt – as in riding his off-road motorcycle on Oahu's dirt trails and tracks.

For more information about Aloha Pacific Premier Realty and the special benefits offered to our members, call Chris at (808) 349-9035 or email him at cgilding@gmail.com.

CURRENT RATES

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

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

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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–Thursday: 9 am–5 pm (new)
 Friday: 9 am–6 pm | Saturday: 9 am–2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816
 Monday–Thursday: 9 am–5 pm (new)
 Friday: 9 am–6 pm | Saturday: 9 am–2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707
 Monday–Thursday: 9 am–5 pm (new)
 Friday: 9 am–6 pm | Saturday: 9 am–2 pm

WAIKELE

94-799 Lumaina Street, Unit 2-A2, Waipahu, HI 96797
 Monday–Thursday: 9 am–5 pm (new)
 Friday: 9 am–6 pm | Saturday: 9 am–2 pm

WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701
 Monday–Thursday: 9 am–5 pm (new)
 Friday: 9 am–6 pm | Saturday: 9 am–2 pm

KAHULUI

137 Kalepa Place, Kahului, HI 96732
 Monday–Friday: 9 am–5 pm

HENDERSON

9555 S. Eastern Avenue, Suite 150,
 Las Vegas, NV 89123
 (702) 776-6900 Phone • (702) 776-6906 Fax
 Monday–Friday: 9 am–5 pm (new)
 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–Thursday: 9 am–4 pm
 Friday: 9 am–6 pm (new)

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