



PRESIDENT'S MESSAGE

Vince J. Otsuka

Happy New Year, and welcome to our newly renamed newsletter!

Aloha is in our name, and the aloha spirit is part of everything we do, so we thought it was fitting to highlight it in our newsletter.

Speaking of highlights, one of these was the launch of our new Aloha Rewards checking accounts. I hope you're already earning higher dividends, cash back, or reward points on your new Aloha Rewards Checking account.

Do you have household projects for the new year? We'll be at the BIA home remodeling show January 24–26 with special offers, so stop by our booth.

Mahalo for your continued support!

APPLY NOW FOR \$2,000 SCHOLARSHIPS

Applications are available now for Aloha Pacific FCU's Masami Oishi Memorial Scholarships. Fifteen Aloha Pacific FCU and its Divisions members will each receive \$2,000 this summer.

Go to any of the websites to download and fill in the application. The completed application, including official transcripts, a letter of intent and a resume, must be postmarked or delivered to a branch no later than Wednesday, April 22.

Important: Please note that the transcripts must be official, not photocopied or downloaded by applicants. These usually are generated by registrars 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 registrar's office or college counselor for details. Unofficial transcripts will disqualify your application.

Awards are based on financial need, community service and academic achievement.

Eligibility requirements include:

- APFCU or its Divisions membership in good standing: at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 6, 2020
- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

Recipients must be available in mid to late July 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.

IRA Contributions

Tax season will be here before we know it, so please note: You can still make 2019 IRA contributions up until the April 15, 2020, tax filing deadline.

For those under 50 years old, the limit is \$6,000. For those 50 and older, the limit is \$7,000. Contributions apply to both traditional and Roth IRAs.

Visit any branch for more information; or call 808-531-3711.

A Holiday to Remember

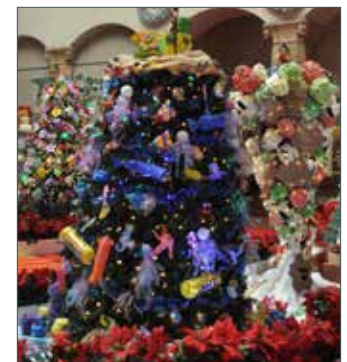
Happy New Year!

We hope you had a wonderful holiday season. Our Aloha Pacific team was thrilled to march in the Kaimuki Christmas Parade December 5 and the Honolulu City Lights Electric Light Parade December 7.

As longtime supporters of the Hono-

lulu City Lights celebration, we sponsored those amazing Christmas trees decorated by city departments and on display in the courtyard of Honolulu Hale. We are proud to be part of the city's extraordinary annual gift to residents and visitors alike.

Have a great 2020!





HOSTED BY: Chad Kunihisa, LPL Financial Advisor/CPA, CFP® & Jasen Ishihara, LPL Financial Advisor/CFS

YOUR REAL PROPERTY AND TRUSTS

During this seminar, you will discover advantages and disadvantages in giving your property to your loved ones while you're alive, a recent change with property ownership for married couples and more.

Thursday, February 27

Kaimuki Business Plaza (3465 Waiālae Avenue), 4th floor training room

Check-in: 9:00 am; **Seminar:** 9:30 am – 11:00 am

Cost: Free* with \$15 per person deposit

FREE refreshments; limited validated parking and street parking available. Sign up today; seats are limited. Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.

*Deposit will be refunded at the door, but non-attendance forfeits deposit.

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SPEAKER:



Michelle Ogata
Attorney at Law



Payable by check only to:

Aloha Pacific FCU
832 South Hotel St.
Honolulu, HI 96813

BOD ELECTION BEGINS IN FEBRUARY

Five candidates are running for four seats that are up for election on the Board of Directors. They are, in alphabetical order by surname:

- Allan Fujimoto
- Stanley Inamasu
- Gary Iwai
- Robert Morita
- Karen Shishido

The first four listed are current Board members. Karen Shishido is a former Board member who served from 1995 to 2012, including as secretary/treasurer and vice chair.

Balloting will begin February 24 at all branches of Aloha Pacific FCU and its Divisions and continue from 4 to 5 p.m. at the Annual Meeting, tentatively scheduled for March 17 at McKinley High School's cafeteria.

Next month's newsletter will include profiles of each candidate. The information also will be posted on the websites.

ANNUAL MEETING SCHEDULED FOR MARCH 17

This year's Annual Meeting is tentatively scheduled for March 17 at a different location – McKinley High School's cafeteria – while our usual McCoy Pavilion meeting site is being renovated.

- **Date:** Tuesday, March 17 (tentative)
- **Time:** registration from 4 p.m. (please bring your photo ID); voting, 4-5 p.m.; Annual Meeting, 5 p.m.
- **Where:** Cafeteria, McKinley High School, 1039 South King Street (tentative). The parking lot is accessed through Pensacola Street.

Free bento and juice will be provided for primary members, while supplies last. You also will receive a special gift and a chance to win door prizes.

Please stay tuned for updates on our websites and social media.

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 Lumina 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 NOW OPEN!

70 Ho'okele Street, #1210, Pu'unene Shopping Center, Kahului, HI 96732
Monday–Friday: 9 am–5 pm
Saturday: 9 am–1 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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