



Allan T. Fujimoto (incumbent)

Retired Executive Assistant II, Management and Budget Office, Board of Water Supply

CU Experience: APFCU Budget Committee, 2001-2014 (chair, 2002-2014), Asset Liability Committee (2002-2015), ALCO Strategic Committee, 2016-present, Planning and Education Committee, 2003-2015 (vice chair, 2009-2013), Strategic Planning Committee, 2019-present, Policy Committee, 2006-2014 (vice chair 2010-2012, chair, 2013-2014), Human Resources Committee, 2005-present, CUSO of Hawaii Board member, 2006-2008, 2017-present

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

I would bring the knowledge and expertise gained from serving as a member of the Board since 2002 including as 2nd Vice Chair since 2008, as Chair of the Budget Committee from 2002 to 2014, as Chair of the Policy Committee from 2013 to 2014, and as a member of the CUSO of Hawaii board from 2006 to 2008 and since March 2017. I also worked in budget/ financial management for over 30 years with the City/BWS. These experiences have continued to provide valuable insights into the challenges that must be met to ensure that our credit union will continue to grow and prosper for the benefit of our members.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

As a re-elected director, my primary focus would be to ensure that our credit union will continue to succeed in meeting the financial needs of our members. To accomplish this, our members must continue to be offered: (1) innovative financial products and services that will meet their changing financial situations in these challenging economic times; (2) the best possible interest rates on savings; and (3) competitive loan rates.





Stanley M. Inamasu (incumbent)

*Retired Budget Analyst/Fiscal Analyst,
City and County of Honolulu*

CU Experience: APFCU Strategic Planning Committee, 2012-present, Policy Committee, 2012-2017, Budget Committee, 2012-2017

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

I was employed full time as a Budget Analyst, Branch Chief and Division Chief within the Department of Budget, which was subsequently merged with the Department of Finance to become the Department of Fiscal Services of the City and County of Honolulu, for 34 years.

In addition, I have been serving as a Supervisory Committee member and an APFCU board member in excess of 10 years from 2008 until the present time.

In the 45 years that I have spent with the two organizations, I have developed an expertise for reading financial statements including making year-over-year comparisons and spotting weaknesses and strengths in trends when data is presented in tables or graphs.

In addition, I have spent these years analyzing operational and management issues and have presented recommendations for improvements.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

My primary focus for the year would be the Strategic Plan. Although it is the board's responsibility to focus on finances of the credit union to keep it secure on a year-to-year basis, I believe the credit union must keep its focus on the longer term. The long-term direction and impacts of such things as total membership, total loans, total deposits, advancing technology, cyber-security and new products.

Beyond these areas, I believe major consideration must evolve around expansion and improvement of branches (Hawaii as well as in other states). This would include mergers, new branch startups as well as being flexible to adjust to changing demographics. All of this must be done while keeping a close watch on expenses to always ensure that the credit union remains safe and secure.





Gary Y. Iwai (incumbent)

*Retired Community Assistance Administrator
(division chief), City and County of Honolulu*

CU Experience: *CUSO of Hawaii Board of Directors, APFCU Board of Directors (chair, vice chair, member), APFCU Policy, Budget, Planning and Education, etc. committees (chair, vice chair, member)*

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

Having served on the Board of Directors since 1997 (Board Chair since 2008) and with over 40 years of experience in the public and private sector, I will bring a range of administrative, financial, and investment knowledge to the Board. Along with my personal commitment to serve, my background and experience will help to ensure that our credit union will continue to be an important and viable provider of financial and related services to our members.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

As a re-elected member of the Board, my primary focus will be to bring to fruition the services and initiatives already planned or underway. I will continue to be fiscally prudent to ensure the safety and soundness of the credit union, while pursuing my vision of a member friendly, responsive organization capable of providing the best possible savings and loan rates and enhanced member services.



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Robert S. Morita (incumbent)

*Retired Executive Assistant,
Board of Water Supply*

CU Experience: APFCU Board of Directors member, 2013-present, Human Resources Committee chair, Information Security Committee member, CUSO of Hawaii Board member

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

In my career with the City and County of Honolulu and the Board of Water Supply, I have seen the importance of sound management, good policies, strong financial planning and strategies, and updated technology. Maintaining these areas is critical to our credit union's credibility and member trust. My hope is to continue the great reputation of APFCU and to improve upon the delivery of services that benefit our members.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

My goal is to work with the APFCU management to deliver service and value to our members. Continuing to invest in technology, while ensuring that cyber security issues are dealt with quickly, to improve not only the operations of the credit union, but to improve on the services that our members want and need. Another area will be with investing in our staff by offering more opportunities for training. Better technology combined with better personal service can appeal to both our younger and senior members.





Karen Shishido

*Retired Administrative Assistant,
Partners in Development*

CU Experience: APFCU Board of Directors, 1995-2011 (treasurer, 1997-2002; vice chair, January 2002-2011); CUSO of Hawaii Board member, 2002-2006

Q1: If elected, what assets (i.e. skills, expertise, etc.) would you bring to the Board of Directors, and how would these benefit the credit union and its members?

As a former APFCU Board member, having served for 16 years to 2011, I am now retired and feel I have some time to devote to one of my favorite causes – the credit union industry. My work career encompassed 36 years with the City and County of Honolulu and retiring as a Legislative Aide to Councilmember Ann Kobayashi. With all my years with the credit union and city, I feel I have a lot to offer to the operations of the credit union. I have always felt that the credit union was a part of my family as it helped me through all my years as a single parent bringing up 2 children when money was hard to come by. By serving on the APFCU Board of Directors, this is my way of giving back.

Q2: If elected, what would be your primary focus for the year as a member of the Board?

Most of the members of the current Board of Directors have budget/fiscal backgrounds. I feel that I can best serve our members by concentrating on the services we have to offer and its conveniences. The Board is usually comprised of an all-male Board and I would bring a different prospective with a well-rounded representation.

