



## SEE YOU AT THE ANNUAL MEETING AT MCKINLEY

McKinley High School's cafeteria is the site of our 82nd Annual Meeting on Tuesday, March 17. Our usual venue, McCoy Pavilion, is being renovated and is unavailable.

Registration begins at 4 p.m., the meeting at 5 p.m. Please bring a photo ID.

Balloting for the Board of Directors election is from 4 to 5 p.m. for members who had not voted at a branch.

Each attending primary member will receive a gift and free bento and refreshments, while supplies last. Each will also have a chance to win a door prize.

Visit any of our websites for more information.

### Balloting for BOD through March 17

Balloting for the Board of Directors is continuing at all branches, with the exception of Hawaii National Guard CU's Kalaeloa branch. Members who frequent that branch are asked to cast their ballots at Aloha Pacific FCU's Kapolei branch or



Allan Fujimoto



Stanley Inamasu



Gary Iwai



Robert Morita



Karen Shishido

any other convenient branch.

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

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

For more information about the candidates, please refer to last month's newsletter or visit any of our websites.

Balloting continues through 3 p.m.

March 17, resuming from 4 to 5 p.m. at the Annual Meeting at McKinley High School's cafeteria for those who hadn't voted. In order to vote you must:

- Be at least 18 years old
- Be a primary member in good standing, with a minimum of \$5 in a savings account and no delinquent loans
- Have joined APFCU or its Divisions by February 14

Balloting is administered by CU Ballot, which is providing secure and independent voting services.

### ANNUAL REPORT NOW ONLINE



The Annual Report for 2019 is now available online:

- Go to any of the websites
- Scroll to the bottom of the homepage
- Click on **About Us**
- Click on **Annual Reports**

Or ask for a paper copy at any branch. The Annual Report includes a summary of last year's accomplishments and events and the credit union's financials.

### SCHOLARSHIP APPLICATION DEADLINE IS APRIL 22

Apply now for Aloha Pacific FCU's Masami Oishi Memorial Scholarships. It's

already March, and before we know it, the April 22 deadline to apply will be rushing toward us.

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 April 22.

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.*



# 2020 WILL BE A GREAT YEAR FOR HOME SELLERS AND BUYERS

The latest real estate sales figures are in and the news is good for both buyers and sellers.

The median sales prices for both single-family homes and condos are up while interest rates are holding steady for buyers. Housing in-



Reyn Uehara  
Principal Broker

ventory is also high, so there are a lot of options out there for home shoppers.

Aloha Pacific FCU members also benefit from discounted seller's commissions and free 1-year home warranties for buyers. Our team of real estate agents is ready to help you reach your goals.

For more information, call or email our principal broker, Reyn Uehara at (808) 383-8072 or reynuehara@kalanet.com.



## ALOHA PACIFIC FCU MEMBERS CAN GET \$200 CASH FROM SPRINT

As a member of APFCU and its Divisions, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy:

1. Switch to Sprint and mention that

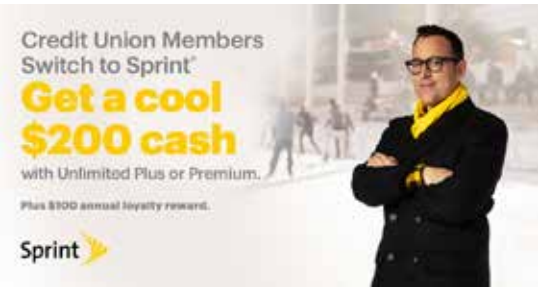
you're a credit union member.

2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct.yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the*

*Sprint Cash Reward Program are eligible for a \$100/acct.yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.*



**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  
Friday: 9 am–6 pm | Saturday: 9 am–2 pm

#### KAIMUKI

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

#### WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797  
Monday–Thursday: 9 am–5 pm  
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  
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  
Saturday: 9:30 am–2 pm

### HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU  
[hngcu.com](http://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](http://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](http://kekahacu.com) • (808) 337-1433

8254 Kekaha Road, Kekaha, HI 96752  
Monday–Thursday: 9 am–4 pm  
Friday: 9 am–6 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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