



## OUR HOLIDAY LOAN IS SANTA'S FINANCIAL HELPER



Look to our special holiday loan for your financing solution for the season.

Holiday gifts and decorations? Staycation? Home and landscaping renovations? Preparing for the coming tax season? Consolidate higher-interest credit card bills? It's all up to you.

Our holiday loan options start as low as 2.49% APR\* for 12 months. Including a 0.24% reduction for automatic payments from an APFCU or Kekaha CU

account, monthly payments on a \$2,500 loan could be as low as \$211.36 for 12 months.

Loan terms up to 6 years also are available. All offers are for new loans only; no refinancing of existing APFCU loans or Divisions of APFCU loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Visit your nearest branch or save time by applying online at [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com).

*\*Personal term loan offer valid as of 11/1/2020 and may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. APR = Annual Percentage Rate. Your loan approval and APR are based on creditworthiness. 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 APFCU Division loans. Other restrictions may apply. See branch for details on applicable fees, and other available rates and terms.*

## BE AN ANGEL IN THE SEASON OF SHARING

The Salvation Army's Angel Trees have returned to our branches this holiday season to bring joy to less fortunate keiki and seniors.

We're also participating in an online fundraising effort. You can donate through our team page at [alohapacific.com/angel-tree](http://alohapacific.com/angel-tree) at any time. We hope to raise at least \$2,000 for this very worthy cause.

To participate in Angel Tree gift-giving, visit APFCU's branches on Oahu and Maui and the Kekaha Credit Union branch on Kauai. Pick an Angel Tree tag that lists a holiday wish, purchase the gift, and bring it and the Angel Tree tag back to the branch, unwrapped. Branches will also gladly accept other unwrapped gifts.

Please bring your unwrapped gifts and Angel Tree tag back to the branches by



December 10 on Oahu and Kauai, December 12 on Maui.  
Mahalo!

## FINAL BOD APPLICATIONS DEADLINE IS JANUARY 5

There's still time to apply for a nomination to run for the Board of Directors next year.

If you haven't applied to the Nominations & Elections Committee by December 5, you must apply by petition with at least 500 signatures of primary members and submit the package by January 5.

Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) (What's New / Community & Events) now to download the application.

Three seats are up for election in 2021. Board members must be at least 18 years old and members in good standing. Please note that the application has been updated with more details about the duties and responsibilities of Board members.

## BEWARE OF ROMANCE SCAMS

The ongoing pandemic has forced many of us stay at home, leaving us isolated ... and vulnerable to scammers who prey on our emotions.

Romance scams in particular are on the rise as we turn to social media and online dating sites to connect with others during these difficult times. Many of us are especially fragile during the holiday season.

Don't be a victim! Pay attention to the red flags. Beware of scammers who:

- Profess love immediately.
- Claim to be overseas or in the military, even working on an oil rig – in other words, they are unreachable in person.
- Ask for money, especially through gift cards, reload cards and wire transfers, supposedly because of an emergency such as hospital bills or urgent travel.
- Try to get you off social media or the online dating sites to communicate directly through email.

**ALOHA & KŌKUA** Need a little help in these difficult times? Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) to learn more about a special drawing of \$200 restaurant cards for members whose livelihoods have been affected by the ongoing pandemic.

Go to [alohapacific.com/COVID-19](http://alohapacific.com/COVID-19) for updates about branch hours.

## 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

70 Ho'okele Street, #1210, Pu'ene 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

### MCCABE, HAMILTON & RENNY

521 Ala Moana Boulevard, Suite M-311 Honolulu, HI 96813  
(808) 533-4567 Phone  
Monday–Friday: 9 am–4 pm  
*Access for McCabe employees only*

### 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

**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 Diamond 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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## TOUR THE HOLIDAY LIGHTS ON A DOUBLE-DECKER BUS

The Honolulu City Lights celebration has been scaled down this year because of ongoing pandemic concerns, but you can still tour the outdoor displays in style, on a decked-out double-decker Waikiki Trolley bus.



E Noa Tours is offering the holiday treat December 9–27 (including Christmas Day) at 6, 7 and 8 p.m. The 45-minute tours begin and end at Victoria Ward Park, on the mountain/mauka side of Auahi Street. Reservations are required.

The buses will be at 50 percent capacity, in line with state and city health guidelines, and other safety and sanitizing protocols will be in effect.

The cost is \$15 for adults, \$10 for children 3 to 11 years old, and free for keiki under 3 if sitting on an adult's lap. A portion of the ticket sales will be donated to the Hawaii Foodbank.

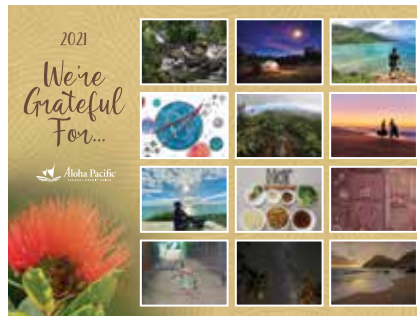
For details and to reserve your seats, go to [waikikitrolley.com/holiday-lights-tour](http://waikikitrolley.com/holiday-lights-tour) or call (808) 591-2561.

## PICK UP A COPY OF OUR 2021 CALENDAR

Visit any branch of Aloha Pacific FCU, including Maui and Las Vegas; Kekaha Credit Union; and McCabe, Hamilton & Renny to pick up your free copy of "We're Grateful For ...," our 2021 wall calendar, while supplies last.

We are grateful for you, our members!

Mahalo to all who entered our calendar contest! Stay safe and healthy in 2021 and beyond!



## OAHU SINGLE-FAMILY HOME PRICES STRONG

Despite the ongoing pandemic, Oahu saw the October median sales price of single-family homes jump to \$865,000, a nearly 11 percent increase when compared to last year.

The Honolulu Board of Realtors also noted



Reyn Uehara  
Principal Broker

that due to low interest rates and a lack of housing inventory, the number of homes that sold above the asking price has doubled since last year.

This means it's a great time to sell your home. Aloha Pacific Premier Realty sweetens the deal with discounted sellers' commissions offered to members.

For more information, call principal broker Reyn Uehara at (808) 383-8072.

**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.