



## BOD BALLOTING CONTINUES THROUGH MARCH 16

Four candidates are running for the three available seats on the Board of Directors.

Balloting continues through 4 p.m. March 16, the day of the Annual Meeting. It is being administered by CU Ballot, an independent third-party company that has conducted our elections in previous years.

In order to vote, you must:

- be a primary member in good standing (have a minimum of \$5 in a savings account and no loan deficiencies)
- be at least 18 years old by February 14, 2021
- have joined the credit union by February 14, 2021

Primary members may vote in one of three ways:

- Online at the secure website <https://alohapacific.cuballot.com/> using your



*Geminiano  
"Toy" Arre Jr.*



*Darwin Hamamoto*



*Wayne Mau*



*Sam Moku*

home computer, smart phone or mobile device

- Or by phone at **855-479-0738** (a CU Ballot number)
- Or through a paper ballot, requested by calling **855-479-0738**. CU Ballot will mail the paper ballot to you, along with a postage-paid return envelope. After you have voted, you must mail it back to CU Ballot in Ohio. It must be received by CU Ballot by 4 p.m. HST March 16 to be counted.

**Please note that it could take 7 to 10 days for you to receive a ballot**

**and then return it to CU Ballot by March 16.**

Balloting will NOT be available at the branches.

You will need your account number and the last four digits of your Social Security Number when voting in any of the three ways listed above and when requesting a paper ballot.

Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) for more information about the candidates.

### BEWARE OF HOME WARRANTY SPAM

Members: Please be wary of "urgent" letters that might imply an association with Aloha Pacific FCU.

For instance, some members might have recently received a letter from Home Warranty Solutions, falsely claiming that APFCU secures a warranty on their homes that is about to expire.

Only at the bottom of the letter does it disclose that not all homeowners have warranties and that Home Warranty Solutions has no affiliation with the lender (APFCU).

If you have any doubts at all about such letters, please call us at 808-531-3711 or visit a branch.

### MARCH 16 ANNUAL MEETING IS AN ONLINE EVENT

Mark your calendars for our March 16 Annual Meeting, which will be online again this year because of ongoing pandemic conditions.

The meeting begins at 5 p.m. Hawaii Standard Time. It is being conducted through CU Ballot, which is also administering the Board of Directors election.

Primary members may log on through home computers or mobile devices by clicking on a link that will be posted on our websites, [alohapacific.com](http://alohapacific.com) and [kekahacu.com](http://kekahacu.com). You will need to sign in with your account number and last four digits of your Social Security Number.

The meeting will include prizes drawn randomly from those virtually attending.

During the meeting, members will be able to see and hear our presenters, Board Chair Gary Iwai and President & CEO Vince Otsuka. Attendees' images will NOT be on screen and all attendees will be automatically muted to prevent confusion.

The meeting will include reports about the credit union and an announcement of the three newly elected BOD members (balloting ends at 4 p.m. March 16; see article above).

Attendees may ask questions by typing them on their computers or mobile devices.

We hope you'll join our virtual Annual Meeting on March 16!

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

## ALOHA PACIFIC FCU

[alohapacific.com](http://alohapacific.com) • (808) 531-3711

### MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813  
Monday–Thursday: 8 am–4 pm  
Friday: 8 am–5 pm | Saturday: 9 am–2 pm

### FORT STREET

988 Fort Street Mall, Honolulu, HI 96813  
Monday–Friday: 8 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'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

### 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](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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## APPLY NOW FOR SCHOLARSHIPS

The deadline to apply for Aloha Pacific FCU's 34th annual Masami Oishi Memorial Scholarships is coming soon. Fifteen Aloha Pacific FCU and its Divisions members will each receive \$2,000 this summer.

Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) 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 21.

**Important:** Please note that the tran-

scripts 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. Unofficial transcripts will disqualify your application.

Scholarship awards are restricted to one award per member per lifetime so that we may assist as many members as possible.

Visit any branch for details.

*Some restrictions apply. See scholarship application for details.*

## EXCLUSIVE ONLINE OFFER FROM ZIPPY'S

We are partnering with Zippy's Restaurants once again to offer an exclusive discount for our credit union online banking users.

A special code will be posted in a banner on your online banking homepage. Fill in the code when ordering online at [zippys.com](http://zippys.com) to receive the discount.

The offer is effective March 5–14. You may use the code as many times as you like.

If you haven't yet enrolled in online banking, this is a great time to do it, especially while we continue to socially distance during the ongoing pandemic.

Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) for more information.

## ANNUAL REPORT IS ONLINE

The Annual Report for 2020 is now available online:

- Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com)
- 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.



## Real Estate Checklist

- ✓ Full-Service whether Buying or Selling
- ✓ Friendly, Caring Agents
- ✓ Commission Discount for Sellers\*
- ✓ 1-Year Home Warranty for Buyers\*



Reyn Uehara (R)  
Principal Broker

*We Have You Covered!*

Call Reyn Uehara for a free, no-obligation consultation

Phone: (808) 383-8072

Email: [reynuehara@kalanet.com](mailto:reynuehara@kalanet.com)

\*Call us for details



**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.