**JUNE 2021** 



# **RAISING FUNDS FOR OUR COMMUNITY IN NEED**

loha Pacific FCU and Kekaha CU are Aloha Pacific FCO and Remain once again raising funds for Hawaii Foodbank as part of a coalition of credit unions. The campaign began June 1 and continues through July.

The need in our island community is urgent, amplified by ongoing pandemic conditions:

- Food insecurity has grown by 50 percent, as nearly a quarter of a million Hawaii residents are struggling with hunger. This includes out-of-work parents, senior citizens and one in four children.
- Since the start of the COVID pandemic, the foodbank has purchased more than \$13.2 million worth of

emergency food. The usual pre-pandemic annual budget was \$400,000.

During 11 mass distributions, food was given to more than 40,000 households.

We're aiming to raise at least \$2,000, and will add another \$2,000 to the final total.

You can help. Please donate through alohapacific.com/hawaii-foodbank or kekahacu. com/hawaii-foodbank.

Our branches also will gladly accept non-perishable food donations. The most needed items include:

- Canned proteins such as tuna, chicken and other lean meats
- Canned meals such as soup, stew, chili and pasta



Aloha Pacific

AND ITS DIVISIONS

- Canned vegetables
- Fruit in cans, jars or cups
- Bags of rice, especially in 2- or 5-pound packages

#### Mahalo!

## SURCHARGE-FREE ATM **NETWORK UPDATE**

Members: Please be aware of recent changes to our surcharge-free network of ATMs:

- Hawaii National Bank ATMs are no longer part of the network.
- HomeStreet Bank ATMs and University of Hawaii FCU's ATM are now part of the network.

First Hawaiian Bank, American Savings Bank and CO-OP ATMs continue to be part of the surcharge-free network; and, as always, members have free, unlimited access to all Aloha Pacific FCU ATMs.

Please keep in mind that after five non-APFCU ATM transactions per month, there is a \$2 fee per transaction.

If you have a new Aloha Rewards Checking account, even more ATMs may be available to you, with surcharge fees up to \$20 refunded when monthly account requirements are met. Go to alohapacific. com or kekahacu.com for details about Aloha Rewards Checking.

## **TRACKING YOUR ALOHA REWARDS** CHECKING REQUIREMENTS

Our new tracker makes it easy for Aloha **Rewards** Checking account holders to see their progress in meeting the monthly requirements and if ATM rebates will be credited to their accounts. The tracker is

on your online banking page; in our newly up-

graded mobile app, click on the "More" tab to find the Rewards Tracker.

If you don't yet have an Aloha Rewards Checking account, this is a great time to open one. Do it now online at *alohapacific*. com or kekahacu.com or visit any branch.





## THE HOUSING MARKET Aloha Pacific CONTINUES TO SIZZLE

The lack of housing inventory and low interest rates are continuing to push the real estate market to new highs. The median single-family home price hit a new record of \$950,000 in March!

A long-time Aloha Pacific FCU member

Reyn Uehara Principal Broker RB-21259

just listed his East Oahu home with us and we received 13 above-asking offers in the first two days! He and his wife also benefitted from our discounted sellers' commission and full real estate services.

So if you're wondering if now's a good time to sell your property, call our principal broker, Reyn Uehara, for a no-obligation consultation to see what your property could sell for and how we can help you get the highest price possible. Call (808) 383-8072.





Let the equity in your home work for you! Apply now for a Home Equity Line of Credit at alohapacific.com or kekahacu.com



Investments are like modes of transportation-a bicycle, a car, a bus, a plane, etc.-what you take depends on where you're going. This means your financial goals will dictate where you should invest.

A lot of people invest in what's hot and trendy. They look at the news and see that the stock market is up, so they think that's where they should put their money and forget to ask themselves if it's really what they need to reach their goals.

Let our in-house professional advisors help keep your financial plans on track. Call us today for your free consultation at (808) 539-0136.

Also visit us at AlohaPacificFinancialGroup.com to sign up for our monthly e-newsletter.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered as a brokerdealer or investment advisor. Registered representatives of LPL offer products and services using Aloha Pacific Financial Group, and may also be employees of Aloha Pacific Federal Credit

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| Not Insured by NCUA or Any<br>Other Government AgencyNot Credit Union<br>GuaranteedNot Credit Union<br>Deposits or ObligationsMay Lose Value |
|--|
|--|



Jennifer Elflein

## **NEW BOARD MEMBER**

APFCU welcomes Jennifer Elflein to the Board of Directors.

She fills the vacancy left by Sam Moku, who recently resigned from the Board and is now Honolulu Mayor Rick Blangiardi's chief of staff.

Elflein was appointed by the Board, in accordance with APFCU's by-laws.

Please call us at 808-531-3711 or visit our websites listed at CURRENT RATES right for current account and loan rates.

Membership (\$5 in regular savings) required to receive benefits and services. All loans subject to approval.

Go to 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-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 • (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), Jennifer Elflein, Robert S. Morita 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

For inquiries about credit union issues and oversight, send letters and other correspondence to: APFCU Supervisory Committee, P.O. Box 1377, Aiea HI 96701 (NO payments or insurance documents, please).

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Chad Kunihisa

CFS, CAS

Jasen Ishihara