



## PRESIDENT'S MESSAGE

Vince J. Otsuka

ALOHA!

As we head toward the end of another unusual year, let us give thanks for all our blessings and share with those around us, especially those in need. Our fundraising for the Kapi'olani Children's Miracle Network continues through October, and in late November look for our annual Salvation Army Angel Tree donation drive.

On November 1, we welcome the St. Francis Medical Center FCU into our ohana, as our credit union continues growing and evolving in our efforts to improve the financial well-being of members young and old.

If you need to consolidate bills or finance year-end expenses, consider our personal loans that offer terms and rates that can fit with your monthly budget.

Wishing you and yours good health and safety.

**Notice to Members:** The Supervisory Committee of the Credit Union has engaged Moss Adams LLP, independent public accountants, to conduct our annual verification of member accounts.

As part of the verification, please review your account information on your September statement, and should there be any discrepancy, please provide a written response indicating the difference to Moss Adams LLP, 601 W Riverside Ave., Suite 1800, Spokane, WA 99201.

If you have any questions, please call Aloha Pacific Federal Credit Union at (808) 531-3711 and ask for the Director of Internal Audit.

## CONGRATULATIONS, SCHOLARSHIP RECIPIENTS!

Congratulations to the 15 Masami Oishi Memorial scholarship recipients! Each recipient was awarded \$2,000 and Aloha Pacific FCU goodies.

If you were not a recipient this time, we encourage you to apply again – the application for next year's scholarships is scheduled to be posted on our websites in January.

*Presenting the 2021 recipients, listed alphabetically by surname, their fields of study and schools:*



**Iwalani Campbell**  
Computer Science  
*University of Hawai'i at Mānoa*



**Janna Panganiban**  
Biology  
*University of Hawai'i at Hilo*



**Devin Kiyohiro**  
Environmental Engineering  
*Oregon State University*



**Jillian Panganiban**  
Hospitality Management  
*California State Polytechnic University, Pomona*



**Chase Miyagi-Machida**  
Engineering  
*Oregon State University*



**Julienne Saladino**  
Master of Public Health  
*University of Hawai'i at Mānoa*



**Marina Morishige**  
General Biology  
*University of California, San Diego*



**Ines Serate Maldonado**  
Special Education  
*University of Hawai'i at Mānoa*



**Yuuki Morishige**  
Biology  
*University of California, Los Angeles*



**Dane Takeshita**  
Business  
*University of Hawai'i at Mānoa*



**Chaz-Lynn Nakamura**  
Nursing  
*Chaminade University of Honolulu*



**Sarah Tomita**  
Journalism  
*University of Hawai'i at Mānoa*



**Kelsey Nakashige**  
Psychology  
*California Institute of Integral Studies*



**Mya Wang**  
Computer Science/  
Mathematics  
*University of California, Berkeley*



**Gabriela Pacada**  
Law  
*University of California, Hastings College of the Law*

# Paying too much interest?

Consolidate your bills into affordable monthly payments  
Apply for a Personal Loan at any branch or  
online at [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com)

## ALOHALINE WILL BE ISSUED QUARTERLY

Reminder to members: Beginning with this October issue, *Alohaline* will be issued quarterly instead of monthly.

Members who are mailed paper statements will continue to receive paper copies of the newsletter each quarter – January, April, July and October. The newsletter will also continue to be posted on the websites, [alohapacific.com](http://alohapacific.com) and [kekahacu.com](http://kekahacu.com).

To keep members informed about the latest offers and events, the websites will

have expanded updates and other value-added articles.

Let us know what you'd like to see in the newsletter: Take the survey on our websites and add in your comments. Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com), scroll down to What's New, click on "See all," then click on "Community & Events" to find the landing page.

Mahalo!

## NOMINATIONS NOW OPEN FOR BOARD OF DIRECTORS

Planning to run for a seat on the Board of Directors? Go to [alohapacific.com](http://alohapacific.com) or [kekahacu.com](http://kekahacu.com) (What's New / Community & Events) now to download the nomination application.

There are two ways to have your name placed on the ballot – through the Nominations & Elections Committee (applications due December 3) or through petition (due January 5).

The board serves on a volunteer basis, and candidates must be at least 18 years old at the time of the election and a member in good standing.

Five seats are up for election next year.

## CELEBRATE WITH US ON CREDIT UNION DAY

International Credit Union Day is Thursday, October 21, with the theme "Building Financial Health for a Brighter Tomorrow."

Credit Union Day is celebrated each year on the third Thursday of October to raise awareness about credit unions as they assist members in their goals through financial services, education and support.

We also celebrate you, our members! Visit our websites and follow us on Instagram (@apfcu) and Facebook (@AlohaPacificFCU) for updates about our International Credit Union Day activities.



We're raising funds through October 31 for  
Kapi'olani Medical Center for Women & Children.

Visit your nearest branch or donate online at  
[helpmakemiracles.org/team/APFCU](http://helpmakemiracles.org/team/APFCU). Mahalo!



Children's  
Miracle Network  
Hospitals

## 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.

## 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, Geminiano "Toy" Arre Jr., and Jennifer Ellein

**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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