



PRESIDENT'S MESSAGE

Vince J. Otsuka

#MauiStrong

We've all seen the heartbreaking images of historic Lahaina, destroyed by raging wildfires. What most of us cannot begin to imagine is the tragic loss of life, livelihood and property experienced by the survivors.

And so we thank you for generously donating to the Aloha Pacific Foundation, which in turn will direct all funds to the Hawai'i Community Foundation's Maui Strong Fund to assist in the long recovery of our Valley Isle neighbors.

As of this writing, the Aloha Pacific Foundation has received donations over \$30,000. And APFCU, through the foundation, added another \$25,000 to the total.

We are stronger when we come together in times of great need.

We head into the last quarter of 2023 on a somber yet hopeful note as we look forward to a brighter 2024. Wishing you all health and happiness.

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CONGRATULATIONS TO OUR 2023 SCHOLARSHIP RECIPIENTS!

Congratulations to Maya Tabije, the Cinaugural recipient of the Wallace Y. Watanabe Excellence Award and a \$5,000 scholarship; and the 15 Masami Oishi Memorial scholarship recipients who each received \$2,000!

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 website in January.

Presenting the recipients of the scholarships, their field of study and school:

Wallace Y. Watanabe Excellence Award:



Maya Tabije
Second Language Studies-Korean
University of Hawai'i-Mānoa



Kylie Carganilla
Dentistry
Oregon Health & Science University



Carmina Erika Chang
Pre-engineering
University of Hawai'i-Mānoa

Masami Oishi Memorial Scholarship:

recipients listed in alphabetical order by surname



Royshelle Agngarayngay
Nursing
Seattle University



Richie Galacgac
Creative Media-Design & Media
University of Hawai'i-West O'ahu



Ashley Sofia Alfaro
Computer Science
Chaminade University



Edison Lau
Kinesiology
University of Hawai'i-Mānoa



Drayson Alonso
Fine Arts-Graphic Design & Animation
University of Hawai'i-Mānoa



Rain Makekau
Liberal Arts
Windward Community College



Priscilla Bolos
Accounting, with a minor in Japanese
University of Hawai'i-Mānoa



Cody Miyashiro
Physical Therapy
University of Nevada-Las Vegas



ISIS-Jade Bryant
Psychology
Peninsula College, Washington



Ikona Kahana-Sanchez
Doctor of Nursing Practice
Chaminade University

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MAHALO FOR SUPPORTING MAUI

MAHALO!

- To all who donated through the Aloha Pacific Foundation, which forwarded 100 percent of your donations to the Hawai'i Community Foundation's Maui Strong Fund. As of publication, donations have reached more than \$30,000! Aloha Pacific Foundation also added another \$25,000 to the total.
- To all who donated goods and supplies at our branches as part of a team effort with HawaiiUSA and Hawaiian Financial FCUs. Special shoutout to the Hawaii National Guard and Southwest Airlines, which generously



transported the donations to the Valley Isle.

Together, we can make a difference for our Maui community in the aftermath of the disastrous wildfires.

CELEBRATING THE 'NEW' WAIKELE BRANCH

The Waikele branch is scheduled to re-open in mid October after a two-month renovation. Mahalo to members for your patience and understanding.

You'll find a completely updated interior, with face-to-face teller stations replacing the old RTS (Remote Teller System) monitors, and the same friendly and knowledgeable staff to help you with all your financial needs.

Stay tuned for details about the opening celebration.



The Millerd family, now and then. Just before the Waikele branch closed for renovations, the Millerds took home the photo of their earlier selves that hung proudly on the wall near the entrance of the branch. Mahalo, Millerd family!

INTERNATIONAL CREDIT UNION DAY

CELEBRATING LANDMARK 75TH YEAR

International Credit Union Day – Thursday, October 19 – marks its 75th year, and we're celebrating with you, our members!

Credit unions were built on the principle of "people helping people," a philosophy that has been the guiding light of the credit union movement for more than 100 years. Aloha Pacific FCU is honored to be part of this proud tradition of providing access to affordable financial products and striving to meet the needs of underserved communities.

The festivities at our branches on October 19 include:

- A small mahalo gift for each primary member, with transaction, while supplies last
- Snacks, while supplies last
- An enter-to-win prize drawing, details and prizes to be announced

Go to alohapacific.com and our social media – @AlohaPacificFCU on Facebook and @apfcu on Instagram – for updates.

SCHOLARSHIP RECIPIENTS *(continued from page 1)*



Nicholas Siu-Li
Doctor of Medicine
University of Hawai'i John A. Burns School of Medicine



Troy Tamura
Computer Science
Purdue University, Indiana



Tori Yamada
Chemistry
Brandeis University, Massachusetts

NOMINATIONS NOW OPEN FOR BOARD OF DIRECTORS

Planning to run for a seat on the Board of Directors? Go to alohapacific.com (What's New / Community & Events) now to download the nomination application. Branch staff can also print out copies by request.

There are two ways to have your name placed on the ballot:

- Apply to the Nominations & Elections Committee, which will review applica-

tions that are **received or postmarked by December 2** and inform the candidates of their status by December 11.

- Apply by petition, **due January 5**. In addition to the application, the signatures of 500 primary members in good standing – at least \$5 in a savings account and no delinquent loans – must be submitted, then verified by APFCU staff. Candidates will be notified of their status by January 10.

The board serves on a volunteer basis. Candidates must be at least 18 years old at the time of the election and primary members in good standing.

Two seats are up for election next year. All the details, including board members' duties and responsibilities, are on the application.

Please email marketing@alohapacific.com to ensure that your application has been received.



SAVING FOR A VERY MERRY CHRISTMAS

If you have a Holiday Savings Account, your funds have been transferred to your savings or checking account, as you have designated, on October 1. Now you're ready for Christmas shopping and the celebrations!

If you don't have a Holiday Savings Account, what are you waiting for? This account is a convenient way to save for the holidays without thinking about it. Choose to move funds automatically through payroll deduction or from an APFCU savings or checking account, and you'll be set for all the gifts, decorations and parties of the season. You can add cash to the account, too.

Find out more at any branch or go to alohapacific.com; or call 808-531-3711.

Happy holidays!

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.

Reminder: As always, be wary of fraud attempts. Aloha Pacific will NEVER contact you by email, text or phone to ask for your personal or account information.

'PRECIOUS PETS'

Our 2024 wall calendar, themed "Precious Pets," is in the production phase and should be ready for pickup at our branches Thanksgiving week. It's free, our annual gift to you, our members!

We'll keep you updated on social media – @AlohaPacificFCU on Facebook and @apfcu on Instagram.

Mahalo to our members and joint account owners who shared their love of their furry, feathery and watery companions by entering the photo contest. The winning photos will be featured in the calendar and the photographers will win \$200, to be deposited in their APFCU savings accounts.

#weloveyoutoo!

The Kapolei branch offers a heartfelt mahalo to all who filled out the love notes

as part of the #ilovemycreditunion activities in late July. Each branch also awarded a \$50 gift card in random drawings. We are proud to be your partner in achieving your financial goals!



HOLIDAYS, HERE WE COME!

We are proud to once again support the Honolulu City Lights celebration, which launches Saturday, December 2.

Our donation goes toward the Christmas tree display in Honolulu Hale's courtyard, always an amazing sight for the thongs of residents and visitors alike.

We'll also march in the Electric Light Parade on opening night. Give us a shout-out if you see us on South King Street!

The Kaimuki Christmas Parade is happening Thursday, December 7. We'll be marching in that one, too. See you there!





Aloha Pacific
FINANCIAL GROUP

HOSTED BY:

Chad Kunihisa, Financial Advisor/CPA, CFP® &
Jasen Ishihara, Financial Advisor/CFS

THE BASICS OF ESTATE PLANNING SEMINAR

Speaker: Russell Ota, attorney*

Date: Tuesday, November 7 **Location:** Honolulu Country Club

Registration: 9:00 am – 9:20 am

Seminar: 9:30 am – 10:30 am

Cost: FREE with \$15 per person deposit; light refreshments and ample parking (Deposit will be refunded at the door, but non-attendance forfeits deposit)

Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.

*Russell Ota is not affiliated with Aloha Pacific FCU or Aloha Pacific Financial Group.

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 broker-dealer 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 Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Aloha Pacific Federal Credit Union or Aloha Pacific Financial Group. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Checks payable to:
Aloha Pacific FCU
Attn: Vikki Kaya-Lao
832 South Hotel St.
Honolulu, HI 96813



AS SUMMER WINDS DOWN, HOUSING MARKET COOLS OFF

The number of Oahu single-family home sales dropped by nearly 20% when comparing August 2023 to August of last year. Similarly, condo sales saw a 16.9% decrease.

This could partly be attributed to the current rise in interest rates as buyers are finding it harder to qualify for loans. The number of days a property sits on the market before going into escrow also increased by 38%.



Reyn Uehara
Principal Broker
(808) 383-8072
rjuehara@gmail.com

The current state of the market gives sellers and buyers opportunities for success. For sellers, think about ways to make your property more attractive to potential buyers. A fresh coat of paint or new carpeting can improve first impressions. Buyers can take the lull in the market to save for a larger down payment and improve credit scores.

At Aloha Pacific Premier Realty, we're here for our members whether you're buying or selling. We offer discounted seller's commissions and home warranties for buyers. Contact our principal broker, Reyn Uehara, for more information or a free consultation.

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–4 pm

KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734

Monday–Friday: 9 am–5 pm

Saturday: 9 am–2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816

Monday–Friday: 9 am–5 pm

Saturday: 9 am–2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104,

Kapolei, HI 96707

Monday–Friday: 9 am–5 pm

Saturday: 9 am–2 pm

WAIKELE

**CLOSED FOR RENOVATION;
scheduled to re-open in mid October**

94-799 Lumiaina Street, Unit 2-A2,

Waipahu, HI 96797

Hours will be:

Monday–Friday: 9 am–5 pm

Saturday: 9 am–2 pm

WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701

Monday–Friday: 9 am–5 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

KEKAHA

8254 Kekaha Road, Kekaha, HI 96752

Monday–Friday: 9 am–5 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

BOARD OF DIRECTORS: Gary Iwai (Board Chair), Stan Inamasu (Vice Chair), Allan Fujimoto (Treasurer), Robert S. Morita (Secretary), Geminiano "Toy" Arre Jr., Sheri Kajiwara, and David Takiguchi

SUPERVISORY COMMITTEE: Ann Sakurao (Chair), Howard Okamoto (Vice Chair), Diane Murata (Secretary), Ben Dimond, and Jonathan Tamanaha

PRESIDENT & CEO: Vince J. Otsuka

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CURRENT RATES

Please call us at 808-531-3711 or visit our website, alohapacific.com, for current account and loan rates.

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



Federally Insured
by NCUA