



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha and mahalo for being part of our Aloha Pacific FCU 'ohana.

In this issue of *AlohaLine*, we're sharing a few ways we've been putting our mission into action—whether it's helping students plan for their future or supporting local families right here at home.

We're especially excited about our newest collaboration with the University of Nevada, Las Vegas. Together, we'll be opening an on-campus branch in the UNLV Institute for Financial Literacy & Wellness. It's a great opportunity to connect with the next generation of members and provide real-life financial experience to college students. We've always believed that financial education is key, and this new branch helps us further extend that mission beyond Hawai'i.

Closer to home, we've been honored to give back through donations that support pediatric care at Kapi'olani Medical Center and help make homeownership more accessible through the Hawaii Home-Ownership Center. And our team had a blast hosting another Get REAL Financial Reality Fair at McKinley High School—where students got a taste of budgeting in the real world (and a few surprises along the way!).

As always, we're grateful for your trust and membership. We hope you'll take a moment to explore the latest updates and resources in this issue of *AlohaLine*—including our 2026 photo contest and tips to check in on your finances this August.

Wishing you a safe, fun summer.

CELEBRATE 90 YEARS OF ALOHA – ENTER OUR 2026 CALENDAR PHOTO CONTEST!

In 2026, Aloha Pacific FCU celebrates 90 years of service to our members and community—and we want you to help us mark the milestone.

This year's photo contest theme is “90 Years of Aloha” and we're inviting you to show us what aloha means to you. Whether it's a quiet moment in nature, a family gathering, a meaningful tradition, or everyday acts of kindness, we want to feature the ways you live and share aloha in your life.

Twelve winning photos will be featured in our 2026 wall calendar, and each selected photographer will receive \$200.

Here's how to enter:

- Submit your best high-resolution photo in horizontal/landscape format.
- Include a short paragraph about how your photo represents the theme “90 Years of Aloha.”
- Go to alohapacific.com for official rules and the entry form.
- Email entries only—printed photos will not be accepted.

The contest is open to all Aloha Pacific FCU primary members and joint account owners, regardless of age. Entries must be submitted by Monday, September 8, and the winning photographers will be announced in late October.



NOTICE OF CHANGE TO FUNDS AVAILABILITY POLICY

Effective July 1, 2025, we are updating the Aloha Pacific Federal Credit Union funds availability policy in accordance with amendments to Regulation CC, which require periodic inflation adjustments to certain dollar thresholds.

What's Changing: The amount that may be available for withdrawal on the same business day for certain check deposits will increase from \$225 to \$275; and the threshold for exception holds (e.g., large deposits, new accounts, repeated overdrafts) will increase from \$5,525 to \$6,725.

What this means for you: More of your deposited funds may be available sooner, and the thresholds for delayed availability will be adjusted accordingly.

The document also accompanies this newsletter and copies are available at the branches. If you would like a copy of the complete Agreements and Disclosures, please see branch staff.

ALOHA PACIFIC HEADS TO COLLEGE WITH A NEW BRANCH AT UNLV

Big news from the desert! Aloha Pacific Federal Credit Union is teaming up with the University of Nevada, Las Vegas to open a new branch right on campus.

Opening in fall 2025, the new branch will offer banking services to more than 30,000 students and 4,000 faculty and staff. It will also create paid internship opportunities for student employees, giving

them valuable, real-world experience in financial services.

Located inside UNLV's Institute for Financial Literacy & Wellness, the new branch will support the school's financial education efforts through workshops, resources, and events designed to help students build strong money habits.

The branch will also launch the Rebel

with Aloha student ambassador program, giving students the chance to support their peers while gaining leadership experience.

With this new location, Aloha Pacific will operate 12 branches—10 in Hawai'i, one in Henderson, Nevada, and now one at UNLV—welcoming even more members into our growing credit union 'ohana.

McKINLEY STUDENTS GET A REALITY CHECK ON ADULTING

“Why is everything so expensive?”

“I didn’t know insurance cost this much!”

**“Next time, I’m skipping
the sports car.”**

These were just a few of the lessons learned at McKinley High School's Get REAL Financial Reality Fair, presented by Aloha Pacific FCU in April as part of National Financial Capability Month.

The interactive event put juniors and seniors in real-life financial scenarios—complete with a job, salary, and sometimes a spouse and kids. Their mission? Stay on budget while covering all of life's expenses: housing, transportation, groceries, insurance, cell phone plans, and more.

To make things more unpredictable (just like real life), students spun the infamous Wheel of Reality. Some gained bonus cash for doing good deeds, while others were hit with surprise expenses like car repairs or new additions to the family.

Could they resist overspending? Would they splurge on a luxury car or play it safe with a used sedan? Were they prepared for the true cost of everyday life? Most left with a new appreciation for budgeting—and a few laughs along the way.

Mahalo to the students and staff of McKinley High and the Aloha Pacific FCU team for helping make this financial literacy event a success!





WE'RE EXCITED TO SHARE THIS WITH OUR MEMBERS

Aloha Pacific FCU has been recognized on the Forbes list of America's Best-In-State Credit Unions 2025. This prestigious award is presented in collaboration with Statista, the world-leading statistics portal and industry ranking provider.

We couldn't have achieved this recognition without our members' amazing support, and we celebrate this milestone with you. Mahalo for trusting us as your financial partner.

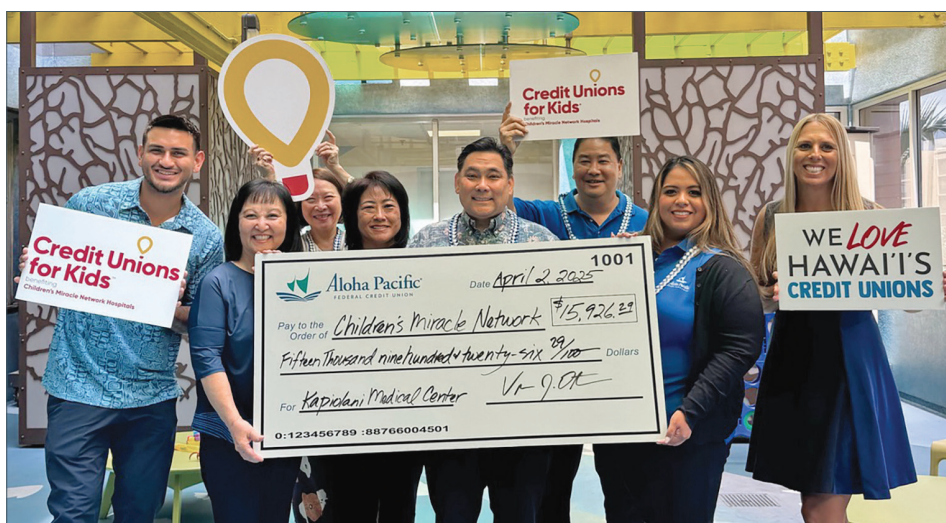
America's Best-In-State Credit Unions 2025 aims to showcase the institutions most valued by residents in each state and to recognize the credit unions that have excelled in meeting the unique needs and expectations of their local communities. The ranking is based on an independent survey of over 26,000 customers in the U.S. and the complete award list can be viewed on the Forbes website.



SUPPORTING PEDIATRIC CARE AT KAPI'OLANI

Aloha Pacific FCU recently donated nearly \$16,000 to the Children's Miracle Network in support of Kapi'olani Medical Center for Women & Children. The

funds will help provide essential treatments, equipment, and support services for Hawai'i's keiki and their families.



Pictured from left to right: Joseph Block, Program Director, Kapi'olani Children's Miracle Network; Joan Kanemori, VP of Patient Services and Chief Nurse Executive, Kapi'olani Medical Center for Women & Children; Lori Kurokawa, APFCU Marketing Manager; Tina Kobatake, APFCU Director of Recruitment and Employee Engagement; Vince Otsuka, President and CEO of APFCU; Brian Desaki, APFCU Director of Sales; Natasha Golden, APFCU Business Development Manager; Amanda Price, Director of Philanthropy, Hawai'i Pacific Health.



CHECK IN ON YOUR FINANCES THIS AUGUST 14

National Financial Awareness Day is a great time to check in on your money goals. Are you saving regularly? Could your credit use a boost? Thinking about buying a home or starting a retirement plan?

Wherever you are in your financial journey, we're here to help. From budget tools and savings tips to expert guidance, Aloha Pacific FCU has your back—every step of the way.

Follow us on social media and visit alohapacific.com for content and resources that make managing your money simpler, smarter, and more rewarding—year-round.

SUPPORTING LOCAL HOMEOWNERSHIP

We also presented a \$6,250 donation to the Hawaii HomeOwnership Center to help more local families prepare for and achieve the dream of homeownership.

We're proud to have applied for matching funds through the Federal Home Loan Bank's Member Impact Fund to further amplify the impact of this gift.



Pictured are Vince Otsuka, Aloha Pacific FCU President and CEO and Reina Miyamoto, Hawaii HomeOwnership Center Executive Director.



O'AHU REAL ESTATE MARKET TREND CONTINUES

Although prices in O'ahu's housing market showed modest increases in May 2025, overall sales declined compared to the same period last year. Single-family home sales were down 5.6%, while condominium sales dropped by 21.8%.

High interest rates and inflation continue to influence the market. In particular, rising maintenance fees and insurance costs have added pressure to the condo segment. The median



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Principal Broker
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sales price for single-family homes increased 8.3% to \$1,175,000. Condo prices also rose slightly, up 1% to \$500,000.

Despite the slower pace of sales, qualified buyers may benefit from reduced competition and steady inventory levels across the island.

Aloha Pacific Premier Realty offers exclusive incentives for Aloha Pacific FCU members, including reduced seller's commissions and special buyer benefits. For more information, contact Principal Broker Reyn Uehara at (808) 383-8072 or rjuehara@gmail.com.

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.

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, Wednesday, 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

PAUOA

2219 Pauoa Road
Honolulu, HI 96813
Monday–Friday: 9 am–5 pm

WAIKELE

94-799 Lumina Street, Unit 2-A2,
Waipahu, HI 96797
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
Tuesday–Friday: 9 am–5 pm
Saturday: 9 am–1 pm
Temporarily closed on Mondays

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), Robert S. Morita (Vice Chair), Allan Fujimoto (Treasurer), Sheri Kajiwarra (Secretary), Geminiano "Toy" Arre Jr., David Takiguchi, and Sam Moku

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

PRESIDENT & CEO: Vince J. Otsuka

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Federally Insured
by NCUA

FUNDS AVAILABILITY (Regulation CC) DISCLOSURE

Effective July 1, 2025

This policy describes the ability to withdraw funds at Aloha Pacific Federal Credit Union and shall apply to Business and Consumer transaction accounts. However, the Credit Union reserves the right to delay the availability of funds deposited to non-transaction accounts for periods longer than those disclosed in this policy. You should refer to the section of these agreements and disclosures that describes the details of your specific account type for additional information.

GENERAL POLICY. Our policy is to make funds from Your deposits available to You on the same business day that We receive Your deposit. For determining the availability of Your deposits, a business day is Monday through Friday, except federal holidays. If You make a deposit in person, to an employee, before close of business on a business day that We are open, We will consider that day to be the day of Your deposit. Please remember that even after we make funds available to YOU, and You have withdrawn the funds, You are responsible for checks You deposit that are returned to Us unpaid, and for any other problems involving Your account.

RESERVATION OF RIGHT TO HOLD. In some cases, We will not make all of the funds that You deposit by Check available to You on the same business day that We receive Your deposit. Depending on the type of Check that You deposit, funds may not be available until the second business day after the day of Your deposits if made in the credit union's Nevada branch; or the third business day after the day of Your deposit if made in the credit union's Hawaii branches. However, the first **\$275.00** of Your aggregate deposit will be available on the day of Your deposit.

If We are not going to make all of the funds from Your deposit available on the same business day, We will notify You at the time You make Your deposit. We will also tell You when the funds will be available. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the next business day after We receive Your deposit.

HOLDS ON OTHER FUNDS. If We cash a Check for You that is drawn on another financial institution, We may place a hold on the funds in Your Account in the amount of the cashed Check. If We accept for deposit a Check that is drawn on another financial institution, We may make funds from the deposit available for withdrawal immediately but delay availability to withdraw a corresponding amount of funds that You have on deposit in another Account with Us. The funds in the other Account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of Check that is deposited.

LONGER DELAYS MAY APPLY. We may delay Your ability to withdraw funds deposited by Check into Your Account an additional number of days for these reasons:

- We believe a Check You deposit will not be paid.
- *You deposit Checks totaling more than **\$6,725.00** on any one day.
- You deposit a Check that has been returned unpaid.
- You have overdrawn Your Account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.
- * The first **\$275.00** may be available on the business day of Your deposit.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the seventh business day after the day of deposit if the deposit is made in the credit union's Nevada branch, and the eighth business day after the day of deposit if the deposit is made in the credit union's Hawaii branches.

SPECIAL RULES FOR NEW ACCOUNTS. If You are a new member, the following special rules will apply during the first thirty days Your Checking Account is open.

- Funds from a deposit by Check may be delayed for a longer period and the first **\$275.00** may not be available on the business day of deposit.
- Funds from electronic direct deposits to the Account will be available on the day We receive the deposit.
- Funds from a deposit of cash, wire transfers and the first **\$6,725.00** of a day's total deposits of cashier's, certified, teller's, traveler's, U.S. Postal Money Orders, and federal, state and local government Checks will be available on the day of deposit if the deposit meets certain conditions. For example, the Checks must be payable to You. The excess over **\$6,725.00** will be available on the ninth business day after the day of deposit. Funds from all other Check deposits may be available on the seventh business day after the day of deposit if the deposit is made in the credit union's Nevada branch, and the eighth business day after the day of deposit if the deposit is made in the credit union's Hawaii branches.

SPECIAL RULES FOR ATM DEPOSITS. ATM deposits are subject to the following provisions.

- Generally, deposits made at an ATM are verified and credited to Your Account by the next business day. In cases where deposits are not picked up daily, the deposits will be verified and credited to Your Account by the next day following deposit pick up.
- Check deposits at the ATM will be subject to the Check holds as stated above for other Check deposits.
- For hold purposes, the day We verify the deposit is considered the day of the deposit.

FOREIGN CHECKS. Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

SUBSTITUTE CHECKS. The Check Clearing for the 21st Century Act ("Check 21") enables financial institutions to send Checks to each other electronically, and enables the Credit Union to receive a paper copy of the electronic Check (called a "substitute Check"). Substitute Checks are the legal equivalent of a paper Check for all purposes.

- The substitute Check will state "This is a legal copy of Your Check. You can use it in the same way You would use the original Check."
- The Credit Union will provide members with a disclosure that a substitute Check is the legal equivalent of an original Check, along with the member rights that apply when a member in good faith believes that a substitute Check was not properly charged to his/her account. The disclosure will be provided in the following circumstances:
 - Whenever new accounts are opened:
 - Whenever original or substitute Checks are provided with the periodic statement; and
 - Whenever a member requests an original Check or a copy of a Check, and instead receives a substitute Check. The disclosure in this instance will be provided no later than the time the member receives the substitute Check.
 - For joint accounts, the disclosure need only be provided to one account holder.