KalaLINE



MARCH 2018

'AVENGERS: INFINITY WAR' AT OUR MAY 5 FAMILY DAY

Superheroes and more superheroes assemble against a cosmic threat in "Avengers: Infinity War," the featured film at our Saturday May 5 Family Day.

All your favorites including Captain America, Iron Man, Black Widow, Guardians of the Galaxy and more are on a mission to defeat the villainous Thanos, who is bent on controlling all of reality.

Place: Mililani Theatres Time: 8 a.m. check-in, 9 a.m. showtime

Cost: \$6 per Aloha Pacific FCU or Hawaii National Guard CU primary member (limited to one per primary member); \$8 per joint account owner/guest (limited to two per primary member)

The deadline to reserve tickets is Saturday, April 21.

Go to *alohapacific.com / What's New / Community & Events* for all the details and to download the ticket order form. Or pick up a form at any Oahu branch.



Make checks payable to Aloha Pacific Federal Credit Union. Pick up tickets at the Main branch from our second-floor receptionist **April 30–May 4** during normal business hours or at the event on **May 5** from 8 to 9 a.m. Tickets and payment are non-refundable and good for

admission to Mililani Theatres on Family Day only. No outside food is permitted. Subject to availability. For more information, call 539-0151.

Please bring your receipt and/or photo ID when you pick up your tickets at the branch or at the event.

ANNUAL REPORT IS POSTED ONLINE

The 2017 Annual Report is posted online at *alohapacific.com* (scroll down to About Us, then click on Annual Reports). Please read it or download it at your convenience.

Beginning this year, we are taking an environmentally friendly route: We will no longer mail copies to households but will have printed copies available at each branch and at the March 14 Annual Meeting. In addition to saving trees, we'll be saving time and money!

The report includes management's message about APFCU's accomplishments in 2017 and goals for this year, the

financials, minutes from the 2017 Annual Meeting and more.

NEW ONLINE ACCESS TO MORTGAGE INFORMATION

If you have a mortgage that's serviced by CUSO of Hawaii Services, there's good news: Beginning April 1, you can have online access to your mortgage information 24/7.



You can access the site, managed by our vendor FICS eStatus Connect, through:

- APFCU online banking. Sign in to your account, click on Additional Services, then choose Mortgage Loan Access in the dropdown menu; or
- <u>Cusoofhawaii.com</u>. In the Mortgage Loan Access section, click on <u>https://cusoofhawaii.estatusconnect.com</u>.

Then read the disclosure, click on OK and follow the instructions to register as a user. You will need your loan number, Social Security Number or Tax Identification Number and a valid email address.

Expanded services are planned in the coming months. More information to follow.





Coming Soon: **ESTATE PLANNING SEMINAR**

Top Five Need-to-Know Tips for a Successful Strategy

Hosted by Aloha Pacific Financial Group and presented by Estate Planning Group

DATE: Wednesday, April 25 CHECK-IN: 9 a.m. SEMINAR BEGINS: 9:30 a.m.

LOCATION: Estate Planning Group, 1585 Kapiolani Boulevard (Ala Moana Pacific Center), 17th floor

Park in the Ala Moana Center rooftop parking lot outside Macy's and take the escalator to the elevators in the center of the building, then to the 17th floor or park in the 1585 Kapiolani Boulevard structure for validated parking

COST: FREE* with \$15 deposit per person. FREE light refreshments.

Call Vikki at 539-0139 to RSVP (before you send payment) and for more information. RSVP by April 20. Seats are limited.

*Deposit will be refunded at the door, but non-attendance forfeits deposit.

FINANCING SOLUTION FOR A NEW SEASON

C pring into the right financing solution with Aloha Pacific FCU's personal loan special, as low as 1.99% APR for a one-

This rate includes a 0.24% reduction for automatic payments from an APFCU account. Monthly payments on a \$2,500 loan could be as low as \$210.76 for 12 months.



Loan terms up to 6 years are now avail-

This offer is for new loans only; no refinancing of existing APFCU or HNGCU loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Use the funds for all things big and small, consolidate higher-interest bills ... whatever you choose!

Save time by applying online at aloha pacific.com, visit any branch or call 808-531-3711 for the details.

*Personal term loan offers valid 3/1/18 and may be modified or canceled at any time. APR = Annual Percentage Rate. Other restrictions may apply. Membership (\$5 in Regular Savings) required. Your loan approval and APR are based on credit-worthiness. See branch for details on applicable fees and other available rates and terms.

ANNUAL MEETING • WEDNESDAY MARCH 14, McCOY PAVILION

Registration from 4 p.m. Meeting at 5 p.m.

Details: alohapacific.com

See you there!



CURRENT RATES |

Please call 808-531-3711, visit any APFCU branch or www.alohapacific.com for our current account and loan rates.

ALOHA PACIFIC FCU

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813 (808) 531-3711 Phone • (808) 531-0916 Fax Monday-Friday: 7:30 am-5 pm

FORT STREET

988 Fort Street Mall, Honolulu, HI 96813 (808) 531-3711 Phone • (808) 539-0226 Fax Monday-Friday: 7:30 am-5 pm

200 Hamakua Drive, Suite B6, Kailua, HI 96734 (808) 531-3711 Phone • (808) 539-0276 Fax Monday-Friday: 9 am-6 pm Saturday & Select Holidays: 9 am-2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816 (808) 531-3711 Phone • (808) 539-0256 Fax Monday-Friday: 9 am-6 pm Saturday & Select Holidays: 9 am-2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707 (808) 531-3711 Phone • (808) 539-0266 Fax Monday-Friday: 9 am-6 pm Saturday & Select Holidays: 9 am-2 pm

WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797 (808) 531-3711 Phone • (808) 539-0216 Fax Monday-Friday: 9 am-6 pm Saturday & Select Holidays: 9 am-2 pm

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701 (808) 531-3711 Phone • (808) 539-0206 Fax Monday-Friday: 9 am-6 pm Saturday & Select Holidays: 9 am-2 pm

HENDERSON

9555 S. Eastern Avenue, Suite 150, Las Vegas, NV 89123 (702) 776-6900 Phone • (702) 776-6906 Fax Monday-Friday: 9:30 am-5:30 pm Saturday: 9:30 am-2 pm

HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU

DIAMOND HEAD

3949 Diamond Head Road, Honolulu, HI 96816 (808) 737-5714, toll free, 1-877-218-6906 Monday-Friday: 8:30 am-3:30 pm

KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707 (808) 682-0400, toll free, 1-877-218-6906 Tuesday-Thursday: 9 am-2 pm

BOARD OF DIRECTORS: Gary Iwai (Board Chair), Stan Inamasu (1st Vice Chair), Allan Fujimoto (2nd 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.

KalaLine is published by the Aloha Pacific FCU. Articles are for information only, not individual advice. Consult with your attorney, accountant, financial advisor or other professional regarding your situation. Copyright ©2018







Federally Insured by NCUA





