KalaLINE



OCTOBER 2017



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha, members!
Our new Waimalu branch is now open!
Located near City Mill just a few steps away
from our former location at Waimalu Plaza,
the branch offers members and staff more
space and convenience.

There are no RTS machines. You will be greeted by our friendly team members, but if you prefer self-service, try our new Interactive Video Tellers. They operate like an ATM or you can click for person-to-person assistance from our member support center.

Visit our website for updates on offers and news about our grand opening celebration.

Mahalo!

BOD NOMINATION APPLICATION IS ONLINE

Planning to run for a seat on the Board of Directors? Go to *alohapacific.com* now to download the nomination application.

There are two ways to become a candidate:

- Send your application to the Nominations and Elections Committee by December 5.
- Apply by petition with at least 470 signatures of APFCU or HNGCU members by January 5.

CREDIT UNION DAY IS OCTOBER 19

Visit any Aloha Pacific FCU or Hawaii National Guard CU branch on International Credit Union Day, Thursday, October 19.

We'll have cake, prize drawings and a gift for primary members, with transaction, while supplies last. Go to *alohapacific.com* for details.

BENEFITING ISLAND KEIK



We are proud to support the Kapiolani Children's Miracle Network with another series of benefit bake sales at our branches.

Main branch, pictured below, hosted a bake sale in September and will host another on October 13. Kailua, Kaimuki and Waikele branches also hosted bake sales last month. Mahalo to our staff and members for contributing time and money to this great cause.

Go to our website, *alohapacific.com*, or our Facebook page for a schedule of upcoming bake sales.

RECIPES FOR A GOOD CAUSE

We're planning a cookbook as part of our 80th anniversary celebration, with proceeds going to the Kapiolani Children's Miracle Network.

Members, you can be part of this benefit effort: Send us your tried-andtrue family recipes and a short paragraph about your recipe.

Email your recipes to cookbook@aloha pacific.com by Thursday, November 9.

Go to *alohapacific.com* for all the details. Mahalo!



Main branch's Kristie Pone and Denise Locquiao watched over the goodies at the September 15 bake sale.

GET A \$100 CASH REWARD FOR EVERY NEW LINE

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

Here's how to sign up for Sprint cash ewards:

- 1. Become a Sprint customer
- 2. Register at <u>LoveMyCreditUnion.org/</u> <u>SprintRewards</u> or in the Love My Credit Union Rewards® app
- 3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!





Aloha Pacific 2 SEMINARS IN 1

Medicare 101 & Retirement Income Planning

Wednesday, November 1, 2017 | Honolulu Country Club

HOSTED BY: Chad R. Kunihisa, Financial Advisor / CPA, CFP® Jasen Ishihara, Financial Advisor / CFS

REGISTRATION: $9:00 \text{ am} - 9:20 \text{ am} \mid \text{PRESENTATION:} 9:30 \text{ am} - 11:00 \text{ am}$ **COST:** FREE* with \$15 deposit per person

Medicare 101

Presented by Richard Storaasli of AARP

If you aren't familiar with Medicare and other resources that are available or if you want to brush up on what you already know, this seminar is for you.

2 Retirement Income Planning Presented by Joshua Lutzker of Fidelity Investments

Learn about important elements to consider when creating your personal retirement income strategy to meet your retirement goals.

FREE refreshments and ample parking.
Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.
RSVP by October 30; seats are limited.

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

Checks payable to:

Aloha Pacific FCU Attn: Vikki Kaya-Lao 832 South Hotel St. Honolulu, HI 96813

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured • No Credit Union Guarantee • May Lose Value

Aloha Pacific Financial Group, Aloha Pacific Federal Credit Union, AARP and LPL are separate entities. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered broker/dealers.

Ask About Our Autumn Loan

It's a new season, and time for a fresh look at financing all the big and little projects you've planned for the rest of the year.

Right now, Aloha Pacific FCU is offering an Autumn Loan with a rate that's as low as 1.99% APR* with terms up to 12 months. This 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.

This offer is for new loans only; no refinancing of existing APFCU or HNGCU loans. Minimum

loan amount: \$1,500; maximum: \$30,000.
Other terms and rates are also available.
Save time by applying online at <u>alohapacific.</u>
<u>com</u>, visit any branch or call 808-531-3711 for all the details.

*Personal term loan offers valid 10/1/17 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 terms.

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

KAILUA

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

WAIMALI

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), Ted Takahashi (Vice Chair), Diane Murata (Secretary), Ben Dimond and Howard Okamoto

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.

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