



JULY 2017



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha, members! This summer we're continuing to offer improved services with you in mind.

Our summer loan and new HELOC feature some of the best rates anywhere.

Try our new Mobile Wallet, and go card-less with our free Samsung, Android and Apple pay service.

If you're traveling, take advantage of Hawaiian Air discounts, accessible through online banking and our mobile app.

See you in August at our special Family Day at Wet'n'Wild Hawaii, and let's celebrate the 80th anniversary of our credit union.

Enjoy your summer!
Mahalo!



Aloha Pacific®
FINANCIAL GROUP

◆ Save the Date: August 31 ◆

THE BASICS OF ESTATE PLANNING

at Honolulu Country Club

a seminar featuring Russell Ota, attorney

HOSTED BY

Chad R. Kunihiwa, Financial Advisor / CPA, CFP®
& Jasen Ishihara, Financial Advisor / CFS

Watch for more details
in next month's newsletter

Please call Vikki at 539-0139
for information and to RSVP

TAP THE EQUITY IN YOUR HOME

Our happy HELOC just got a lot happier with new rates and terms:

- ✿ 0.50% APR for one year
- OR
- ✿ 2.50% APR for three years
- OR
- ✿ 3.50% APR for five years
- ✿ Make interest-only payments for the first 10 years
- ✿ After the initial term (one, three or five years), the APR is variable – the current indexed rate is 4.25% APR
- ✿ No annual fee
- ✿ Receive up to \$500 in closing costs

This is THE time to consolidate high-interest debt, renovate your kitchen or bathroom, install photovoltaic panels, pay for school tuition, finally take that dream vacation. Think of the possibilities when you let your home's equity work for you.

Save time when you apply online at alohapacific.com or hngcu.com! Or visit any APFCU or HNGCU branch. Call 808-531-3711 for more information.



Hawaii's *happiest* HELOC just got happier.

**Rates effective 6/1/17 and subject to change. Program may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. Subject to credit approval. APR = Annual Percentage Rate. HELOC offer is a promotional rate of 0.50% APR for 12 months OR 2.50% APR for 36 months OR 3.50% APR for 60 months. After your chosen initial period, the APR is variable and subject to change, based on the Prime Rate published in the Wall Street Journal, with no added margin, and adjusted quarterly (3.75% minimum & 18.00% maximum). Program is a 10-year draw with interest-only payments and 20-year amortization period. Maximum line: \$250,000. Applies to owner-occupied properties with required homeowner's and hurricane insurance; flood insurance required if property is located in flood zone. Maximum loan-to-value of 80% in Hawaii; maximum loan-to-value of 70% in Nevada. Estimated 3rd party fees (ALTA policy, appraisal, trust review & attorney, etc.) for a \$250,000 HELOC are \$250 to \$3,800. APFCU offers up to \$500 closing credits against all 3rd party fees with an initial draw of \$10,000 or more at closing; all closing credits paid by APFCU must be reimbursed if the loan is closed before 36 months from the opening date. Some restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.*

WE APPRECIATE YOU!

Mahalo to the members, family and friends who attended our 10th annual Member Appreciation Day, June 3, at the 50th State Fair – it was great to see you! We hope you enjoyed the games, trivia contests and prize drawings. Keiki Kala member Aiden Oh won the day's grand prize, a Kamaaina Staycation at the Sheraton Waikiki. Congratulations!

APFCU's VP for Risk Management Kris Kono picks a winning entry at Member Appreciation Day.



ENTER OUR 2018 CALENDAR PHOTO CONTEST

“Journeys” is the theme of our 2018 wall calendar, and we’re hoping you, our members, will share your best photos of your most memorable vacation or staycation.

The top 12 photos will be featured in the calendar and the photographers will each win \$200.

The photo contest begins July 12. Email your entries to photocontest@aloha-pacific.com. Photos must be high resolution and in horizontal/landscape form. Each entry must include a paragraph describing the photo and why your adventure was so memorable.



The contest is open to all Aloha Pacific FCU and Hawaii National Guard CU members and joint account owners.

Deadline to enter: August 31.

Go to alohapacific.com or hngcu.com for all the details and the entry blank.

AUGUST 19 FAMILY DAY AT WET ‘N’ WILD!

We’re celebrating our 80th anniversary with a very special August 19 Family Day at the Wet ‘n’ Wild water park in Kapolei!

The ticket price is very special, too – just \$15 for each primary member and \$20 for a primary member’s joint account owner and/or guests (limited to five \$20 tickets).



The event includes:

- Admission from 4 p.m.
- All the rides until 9 p.m.
- A buffet of barbeque chicken, hot dogs, chili, rice, tossed salad and watermelon and soft drinks during dinner
- Free screening of this year’s live-action blockbuster “Beauty and the Beast”
- Free video karaoke at the Sweet Spot Bar.

Reserve your tickets now at any APFCU or HNGCU branch. Go to the websites – alohapacific.com or hngcu.com – for more information and the ticket order form. Space is limited, so don’t wait! Please note that the parking fee at the water park is \$8 per vehicle.

MOBILE WALLET OFFERS EVEN MORE CONVENIENCE

You asked for it, we’ve got it.

Our new Mobile Wallet service lets you use your mobile device (smartphone, smartwatch, tablet) for digital payment at merchants that accept Android Pay™, Apple Pay™ or Samsung Pay™.

It’s secure and private because your card’s full details are never shared during a

transaction. And it’s free!

Once you’ve added your debit card or Visa® Platinum credit card to your Mobile Wallet, making a purchase can be as easy as just placing your device next to the payment terminal.

Go to alohapacific.com for all the details.

ALOHA PACIFIC FCU

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813
(808) 531-3711 Phone • (808) 566-0616 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

WAIMALU

98-1277 Kaahumanu St., Ste. 132, 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 Diamond 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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CURRENT RATES

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

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

