

# Ka Lono Pu'ukū

## UHFCU Annual Meeting & Dinner

### ENTERTAINMENT

**Master Hypnotist  
Greg Gabaylo.**  
Volunteer to join  
him on stage!



### UHFCU GIFTS

Handy items given  
at the door!

### FANTASTIC PRIZES

**55" LED Smart TV  
plus 50+ prizes &  
gift cards**



### WHEN:

Saturday, April 9th  
5pm: No Host Cocktails  
5:30pm: Business Meeting  
6pm: Dinner & Program

### WHERE:

Japanese Cultural Center,  
2454 S. Beretania St.

### TICKETS:

\$25/person (\$5 parking)

### Join us Saturday, April 9th!

Join us as we toast another year of service and success at our Annual Meeting & Dinner on April 9th, at the Japanese Cultural Center.

Not only will you enjoy an all-you-can-eat buffet, great entertainment, gifts, and the chance to win prizes, the event is an opportunity for you, as owners, to learn about your Credit Union's financial position, products, services, and goals. Bring your friends and attend!

RESERVE SEATS BY MARCH 26<sup>th</sup> • SEE PAGE 3

## Inside

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Sprint Special Savings

NOW ACCEPTING APPLICATIONS!

UH System • Incoming & Continuing Students

Deadline April 18, 2016

2016 SCHOLARSHIPS

# \$10,000

To learn more and apply, visit [UHFCU.com](http://UHFCU.com)



UNIVERSITY OF HAWAII  
FEDERAL CREDIT UNION  
SCHOLARSHIP PROGRAM

To apply, please visit [UHFCU.com](http://UHFCU.com) to download our fillable PDF form. Questions? Contact us at [Scholarships@UHFCU.com](mailto:Scholarships@UHFCU.com). And, please don't keep it a secret! Let your family and friends (even if they're not yet members) know that our Scholarship Program is available.

Could you use help with tuition or know someone that does? As the University's credit union, our success is deeply tied to the advancement and achievement of the University's students, faculty, staff, alumni, and their families. We are proud to introduce our UHFCU Scholarship Program, which will award five (5) \$2,000 scholarships for the academic year 2016-2017!

- Categories:** Incoming freshmen & continuing students of the UH System
- Eligibility:** UHFCU members and their families
- Evaluation Criteria:** Financial need, academic merit, and leadership/participation
- Application Period:** February 1 – April 18, 2016
- Recipients Notified:** July 2016

## SAME. DAY. FUNDS.\*

### LOANS AT THE SPEED OF LIGHT

#### PERSONAL LOANS AUTO LOANS

Get cash in a flash! Apply online today for an **INSTANT LOAN DECISION** at [UHFCU.com](http://UHFCU.com).

\* Same-day funding possible for applications received prior to 12pm (HST) each business day, Monday through Friday. Eligible loan types include personal loans and auto loans. Subject to meeting credit underwriting criteria and branch/member/paperwork availability. Other factors and restrictions may apply.

## WE APPRECIATE YOUR FEEDBACK!

Our goal is to build loyalty over a lifetime by providing you with exceptional experiences and value each time you interact with us. Since 2011, we have regularly surveyed our members to determine our Net Promoter Score (NPS), which we consider the most accurate and true measure of member satisfaction.

NPS simply gauges how many survey respondents would recommend friends/family to our Credit Union and accounts for those who may not necessarily do so. The closer we are to scoring 100% (scores of 9 or 10 from all survey respondents), the higher the loyalty is among our members.

"You guys are the best in Hawaii."  
- UHFCU Member

While many financial institutions score between 40% and 60%, we are pleased to report that we once again achieved our highest NPS this past year: **81!**



We would like to thank you very much for taking the time to share your experience and opinions with us, and we promise to continue our commitment to exceptional service.

Reminder: Please share your thoughts anytime by e-mail at [HowAreWeDoing@uhfcu.com](mailto:HowAreWeDoing@uhfcu.com). We'd like to know whether we're earning that 9 or 10, or how we can get there!

"I submitted an online application late on Thursday night and by Saturday at noon I had the funds in my checking account with direct deposit set up. Awesome job."

- UHFCU Member

"Rating is not high enough for overall experience! I love the CU. I do not have much money; but you all make me feel like a million bucks."

- UHFCU Member



## Personal Loan Special

**SALE!**  
BEGINS 2/15/16  
ENDS 4/16/16

Tidy up your finances this spring!

AS LOW AS...

**3.77% APR\***  
FOR 3 YEARS

OR...

**2.00% OFF**  
QUALIFYING RATE\*

Consolidate Bills • Prepare for Tax Time • Vacation in Style

Get your spring cleaning done with your finances the quick and easy way! Consolidate your bills at a lower interest rate, make it through tax time, or fund your grand vacation plans with a fresh rate that beats the competition offering personal loans with higher rates and shorter terms.

Apply online today for an **INSTANT LOAN DECISION** at [UHFCU.com!](http://UHFCU.com)

\* Annual Percentage Rate. Percentage includes 0.25% reduction for automatic payment. 3.77% rate applies to 36-month (or less) Personal Loan and is the lowest rate available. 2.00% discount off qualifying rate applies to applicants with credit scores between 625 and 699. \$25,000 maximum loan amount. New or existing UHFCU Checking account and eStatements required to qualify for special rate. Offer begins 2/15/16 and ends 4/16/16. Loan must fund by 4/23/16. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$10,000 at 3.77% for 36 months would have a monthly principal and interest payment of \$294.22. Rates, programs, terms, and conditions are subject to change at any time without notice. Certain restrictions apply.

## HOME EQUITY SPECIAL

### Low Rates For Your New Year "To Do's"

**2.00% APR\***

Fixed for 2 years

Offer Ends 3/31/16

**4.50% APR\***

Current Variable Rate After First Two Years

APPLY → IN BRANCH • [UHFCU.COM](http://UHFCU.COM) • (808) 983-5500



\* The Annual Percentage Rate (APR) is fixed at 2.00% APR for 24 months from account opening and then adjusted to variable, based on the Prime Rate published in The Wall Street Journal, plus a margin. The current fully indexed variable APR is 4.50% as of 1/1/2016. Loan-to-Value (LTV) is the percentage of the property's appraised value that is mortgaged. Maximum LTV for this offer is 70% LTV. 70% LTV is Prime + 1.25% with a floor rate of 4.50%. After the initial adjustment, the maximum increase per year is 1.00% (rate adjusts January 1st and July 1st) and the maximum rate is 18.00%. Property that will secure your home equity account must be owner-occupied and located in the State of Hawai'i. You must also maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property that secures the home equity account. To qualify for offer: 1) Must apply for a new UHFCU home equity line of credit between November 1, 2012 and March 31, 2016, and fund by April 30, 2016; 2) Must advance a minimum of \$25,000 and maintain a minimum balance greater than or equal to \$20,000 for 6 months; 3) Must have a new or existing UHFCU Checking account; and 4) Must be enrolled in the UHFCU eStatement service. Refinancing of existing UHFCU mortgages, home equity loans or lines-of-credit, credit card, or other loans and lines-of-credit do not qualify for the offer. Additional terms and conditions may apply. Offer, terms, and rate subject to change without notice.

## NEW! IRA CERTIFICATE SPECIAL RATES



**3-Year** was ~~1.00%~~ now **1.25%** APY\*  
**4-Year** was ~~1.25%~~ now **1.50%** APY\*

**Save to your IRA Certificate today...  
 PLAY TOMORROW.**

*Enjoy limited-time-only, special rates through April 15, 2016!*

\* Annual Percentage Yield. \$500 minimum balance to open. IRAs have contribution limits set by the Federal Government. Special rates apply to IRA contributions made between January 1, 2016 and April 15, 2016. Dividends compounded and credited monthly. Fees or other conditions could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity. May not be combined with other rates or offers. Offer, terms, and rate subject to change without notice.

## It's easy to set up Direct Deposit

Reference UHFCU's Routing Number (**321379656**) and your Checking Account Number, which can be found on your check.

<b>SAMPLE CHECK</b>		0001
		Date _____
Pay to the order of _____		\$ _____
		Dollars _____
Memo _____		
321379656	0000000000	0001
↑	↑	
UHFCU's Routing Number	Your 10-Digit Account Number	

## Absentee Ballot Voting Procedures

Voting for three (3) seats on the Board of Directors is taking place at our Annual Meeting & Dinner to be held this year on April 9, 2016. The Annual Meeting & Dinner promises to be a fun event; but if you cannot be there and would like to exercise your vote as a member, please submit your request to us for an absentee ballot. You can use the form in this newsletter or e-mail [dwilson@uhfcu.com](mailto:dwilson@uhfcu.com), Attn: Election Tellers. Be sure to include your name and your daytime phone number in your request. The deadline to submit your absentee ballot is **April 4, 2016**.

I am a member in good standing and at least 18 years of age at the University of Hawai'i Federal Credit Union and request an absentee ballot for the election of Board members for the 2016-2017 year.

\_\_\_\_\_  
 Member Name (*print*)

\_\_\_\_\_  
 Member Number

\_\_\_\_\_  
 Signature and Date

Cut and Send to:

University of Hawai'i FCU  
 Attn: Election Tellers  
 P.O. Box 22070  
 Honolulu, HI 96823-2070

## UHFCU Annual Dinner Reservation • *Reservation deadline is March 26, 2016*

*Please type or print legibly*

Member Name \_\_\_\_\_  
 \$25 per person (includes \$1 for PAC)

Guest Name \_\_\_\_\_  
 \$25 per person (includes \$1 for PAC)

I elect not to donate the \$1 to PAC.

Please withdraw payment for the above reservations from Savings Account Number \_\_\_\_\_  
 in the amount of \$ \_\_\_\_\_

Check enclosed (payable to University of Hawai'i Federal Credit Union).

Signature: \_\_\_\_\_  
 (only required if authorizing payment via withdrawal from Savings)

Cut & Send to: University of Hawai'i FCU  
 Attn: Annual Dinner  
 P.O. Box 22070  
 Honolulu, HI 96823-2070



P.O. Box 22070  
Honolulu, HI 96823-2070

**Main Branch**

2019 South King Street  
Mon-Thurs: 8:30AM to 5PM  
Friday: 8:30AM to 6PM  
Saturday: 9AM to 1PM

**Mānoa Campus Center Branch**

Mon-Fri: 8:00AM to 4PM

**Mānoa Campus Branch**

Mon-Fri: 8:30AM to 1PM

**West O'ahu Campus Branch**

Mon-Fri: 8:00AM to 4PM

*\*Subject to change. Visit UHFCU.com for current hours.*

**Holiday Schedule**

Presidents' Day, Feb. 15  
*Closed*

Memorial Day, May 30  
*Closed*

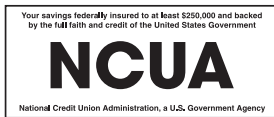
**Board Members**

- Chair: Edward Yuen
- Vice-Chair: Sylvia Higashi
- Treasurer: Barbara Kawamoto
- Secretary: Jan Javinar
- Directors: Kenji Sumida
- Clifford Togo
- Michael Unebasami

Pres/CEO: Jeanine Morse

Ka Lono: The News.

Pu'ukū: In old Hawai'i, someone to whom you entrusted all your worldly goods and valuables.



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*You're Invited...*  
**To Our FREE Home-Buying Seminars**

**The Basics of Buying a Home**  
Learn the process – start to finish  
Thurs., Feb 25, 6:00 p.m. – 7:30 p.m.

**Effective Strategies to Homeownership**  
Why a realtor is important in purchase transactions  
Tues., Mar 15, 6:00 p.m. – 7:30 p.m.

**RSVP to attend.** Call (808) 983-5555 or e-mail [mortgage@uhfcu.com](mailto:mortgage@uhfcu.com). Seminars are held at the UHFCU McCully branch. Spaces are limited, so reserve your seat today!

[lovemycreditunion.org](http://lovemycreditunion.org)

**talk about savings.**  
say hello to the Sprint Credit Union Member Discount.

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Businesses Save

**10% or 15%**

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

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Be sure to mention this code for your discount  
• Consumer: NACUC\_ZZM  
• Business: NACUC\_ZDS\_ZZM  
Credit union membership validation is required.



Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee ([sprint.com/etf](http://sprint.com/etf)): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/network/plans. Restrictions apply. See store or [sprint.com](http://sprint.com) or [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint). ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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