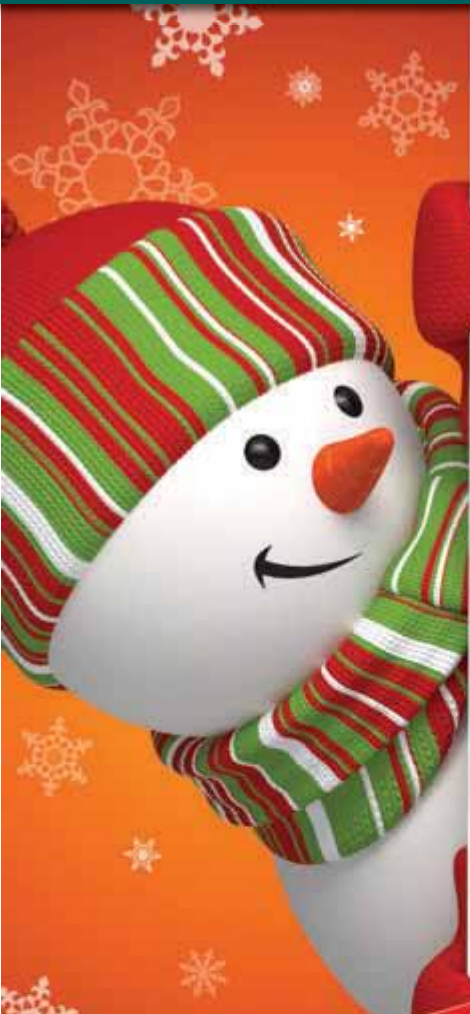


# Ka Lono Pu'ukū

 UNIVERSITY OF HAWAII  
FEDERAL CREDIT UNION  
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Fourth Quarter 2016



## Holiday SALE PERSONAL LOAN

AS LOW AS...  
**3.21%** APR\*\*  
UP TO 24 MONTHS  
OFFER ENDS 12/31/16

3...2...1... SHOP!  
WITH QUICK CASH FOR THE HOLIDAYS!

Holiday  
CREDIT CARD RATE!  
Looks like someone made the "Nice" list!



All purchases from  
Nov. 1<sup>st</sup> to Dec. 31<sup>st</sup>, 2016  
are eligible for this  
special holiday rate!\*\*\*

We hope you enjoy the financial  
flexibility and wish you the best in 2017!

**APPLY TODAY! Receive an INSTANT DECISION at UHFCU.com**

Or, give us a call at (808) 983-5500 or stop by any UHFCU branch.

\*\* Annual Percentage Rate. Automatic payment and new or existing UHFCU Checking account required to qualify for special rate. 3.21% rate applies to 24-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. Offer begins 11/1/16 and ends 12/31/16. Loan must fund by 12/31/16. Rate may vary depending on each individual's credit history and underwriting factors. Payment example: Loan amount of \$15,000 at 3.21% for 24 months would have a monthly principal and interest payment of \$646.11. Rates, programs, terms, and conditions are subject to change at any time without notice. Certain restrictions apply.

\*\*\* Annual Percentage Rate. Offer covers all UHFCU Platinum Plus purchases made from 11/1/16 through 12/31/16. Promotional rate does not apply to cash advances and balance transfers. The 2.99% promotional rate will apply to the balance of purchases made during the promotional period until 12/31/17. For purchases made outside of the promotional period, our standard APR, currently 8.50%, will apply. Accounts 30 days (or more) delinquent as of November 1, 2016 will not qualify for the promotional rate. Additional restrictions may apply. Offer, terms, and rate subject to change without notice.

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**Save the Date!**

**2017 Annual Meeting & Dinner**

Mark your calendars for Saturday, March 25<sup>th</sup> and join us for a night of fun, food, and prizes.

# INTERNATIONAL CREDIT UNION CELEBRATION

Your credit union is one of more than 56,000 credit unions in the world serving 217 million members. This year's theme, **"The Authentic Difference"**, zeroes in on what makes credit unions different from banks, fintech startups and other financial institutions – our principles. These principles are derived from the 7 cooperative principles, shared by all cooperatives. They are:

- **Open & Voluntary Membership** - Members are connected by a bond of association, fostering a sense of community.
- **Democratic Control** - One member = One vote. Whether you have \$5 or \$5 million, your voice is equal.
- **Economic Participation** - Members are the owners. Members recognize benefits in proportion to the extent of their financial transactions and general usage.
- **Autonomy & Independence** - Cooperatives are autonomous, self-help organizations controlled by members.
- **Education, Training & Information** - Cooperatives provide education and

training for members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative.

- **Cooperation Among Cooperatives** - Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, state, regional, national, and international structures.
- **Concern for Community** - While focusing on member needs, cooperatives work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.



We celebrated ICU Day this year with a two-day fair held at our McCully Branch featuring local goodies, snacks, and services. This year also included our popular Auto Loan Pull-a-Rate event featuring autos and staff from Honolulu Ford. Thank you to all our members who stopped by to help us celebrate the credit union difference!



## Compare Rewards: HawaiianMiles® vs. UHFCU Reward Points

	Depart 12/2/2016 HA #6	Return 12/6/2016 HA #7		Depart 11/25/2016 HA #18	Return 11/29/2016 HA #7		Depart 12/23/2016 HA #112	Return 12/28/2016 HA #385
<b>Vegas Round-trip*</b>			<b>HawaiianMiles</b>	70,000 miles <sup>1</sup>		<b>HawaiianMiles</b>	22,500 miles <sup>1</sup>	
			<b>UHFCU</b>	48,668 points <sup>2</sup>				
<b>Vegas Round-trip**</b>			<b>HawaiianMiles</b>	Can't use miles <sup>1</sup>		<b>HawaiianMiles</b>	22,500 miles <sup>1</sup>	
			<b>UHFCU</b>	51,011 points <sup>2</sup>		<b>UHFCU</b>	14,463 points <sup>2</sup>	

Fly on your schedule. No annual fee. Lower interest rate. Plus redeem your points for flights on multiple airlines!



Apply now at [UHFCU.com](http://UHFCU.com)

Data is accurate as of Oct. 7, 2016; excludes any promotional deals and additional fees, and assumes: \*One (1) roundtrip economy ticket. Departing flight HA#6 from Honolulu to Las Vegas on 12/2/2016 and return flight HA#7 on 12/6/2016. \*\*One (1) roundtrip economy ticket. Departing flight HA#18 from Honolulu to Las Vegas on 11/25/2016 and return flight HA#7 on 11/29/2016. \*\*\*One (1) roundtrip economy ticket. Departing flight HA#112 from Honolulu to Kahului on 12/23/2016 and return flight HA#385 on 12/28/2016. Results may vary. <sup>1</sup>According to www.hawaiianairlines.com. HawaiianMiles is a registered trademark of Hawaiian Airlines, Inc. <sup>2</sup>According to www.rewardsprogramtravel.com.

## MAHALO FOR HELPING UHFCU SUPPORT AUW!



Our team of volunteer staff is proud to raise valuable funds for the Aloha United Way each year! A BIG MAHALO to those of you that voted in our pumpkin contest, took part in our raffles, and participated in our other initiatives. We couldn't have done it without you!



## CheckSnap iPad Contest Winner!



Congratulations to the winner of our CheckSnap iPad Contest, **Damian Davila!**

Thank you to everyone who participated in our contest! We received nearly 1,800 CheckSnap Mobile Deposit transactions between August 1<sup>st</sup> and September 30<sup>th</sup>. We hope you're finding CheckSnap to be a convenient and useful method of banking and that you will continue to use this feature in the future.

As our winner, Damian was kind enough to share his thoughts on our UHFCU Mobile App and CheckSnap Mobile Deposit service:

*"Being a freelance writer and father to 3 boys keeps me really busy throughout the day. I receive a lot of checks from clients in the mainland and visiting a branch isn't always possible. The CheckSnap feature from the UHFCU smartphone app allows me to save time and deposit checks even on Sunday. The processing time of the checks is minimal and it allows me to focus on my family and business. I've been a member of the UHFCU since 2007 and CheckSnap is among my favorite services provided by UHFCU."*

— *Damian Davila*  
UHFCU Member since 2007

For more information on CheckSnap Mobile Deposit, or any upcoming contests or specials, visit [UHFCU.com](http://UHFCU.com).

## Your #1 for "All-In-One" Home Loans!



### Home Equity Line of Credit Special

**1.00%** APR\*

Fixed for 2 years

**4.50%** APR\*

**Current Variable Rate After First Two Years**

*Offer Ends 12/31/16*

**Apply In Branch • UHFCU.com • (808) 983-5500**

\* The Annual Percentage Rate (APR) is fixed at 1.00% 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 7/1/2016. Loan-to-Value (LTV) is the percentage of the property's appraised value that is mortgaged. Maximum LTV for this offer is 80% LTV. 80% 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 August 1, 2016 and December 31, 2016, and fund by January 31, 2017; 2) Must also have 1st mortgage with UHFCU (otherwise, the APR will be fixed at 2.00% APR for the first 24 months); 3) Must advance a minimum of \$25,000 and maintain a minimum balance greater than or equal to \$20,000 for 6 months; 4) Must have a new or existing UHFCU Checking account; and 5) Must be enrolled in the UHFCU eStatement service. Refinancing of existing UHFCU mortgages and home equity loans or lines-of-credit do not qualify for the offer. Additional terms and conditions may apply. Offer, terms, and rate subject to change without notice.



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

Veterans' Day, Nov. 11

*Closed*

Thanksgiving Day, Nov. 24

*Closed*

Day after Thanksgiving,  
Nov. 25

*All branches closed  
except Main Branch*

Christmas (Observed), Dec. 26

*Closed*

New Year's Day (Observed),  
Jan. 2

*Closed*

Dr. Martin Luther King, Jr.  
Day, Jan. 16

*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.



Printed on recycled paper

## You're Invited... To Our FREE Estate Planning Seminar

*Join us to learn how to create a legacy and protect assets for the benefit of future generations*



<b>DATE:</b>	Saturday, December 3, 2016
<b>TIME:</b>	10:00am (with light refreshments)
<b>LOCATION:</b>	UHFCU – McCully Branch: 2019 S. King Street, Honolulu, HI 96826
<b>YOUR HOST:</b>	UHFCU Investment Services, Scott Nishida – Financial Consultant
<b>YOUR PRESENTER:</b>	Stephen Reese, Estate Planning Attorney

Please RSVP by calling Scott Nishida at (808) 983-5536 or e-mailing him at [scott.nishida@lpl.com](mailto:scott.nishida@lpl.com) (Seating is limited).

Law offices of Stephen Reese, UHFCU and LPL Financial are separate entities.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its Licensed affiliates.

Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value