

Ka Lono Pu'ukū

U UNIVERSITY OF HAWAII
FEDERAL CREDIT UNION
UHFCU.COM

TODAY. TOMORROW. TOGETHER.

Third Quarter 2016

CheckSnap

— MOBILE DEPOSIT —

Snap. Deposit. Win!

Use the UHFCU Mobile Banking app to make deposits and be entered to win an iPad!*

**Contest Runs
8/1 – 9/30**

For each check you deposit using CheckSnap (up to 15 per month), you'll automatically be entered for a chance to win an iPad. The more you use CheckSnap, the higher your chance of winning!

New to CheckSnap? Visit UHFCU.com for our Quick Start Guide and follow our six simple steps to deposit checks anytime – anywhere!

**NO PURCHASE NECESSARY. Runs 8/1/16 to 9/30/16. Up to 15 deposits per month. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.*



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Hawaii's Leading Savings Rates

- 3 Flexible Credit Card Rewards
Getting a Loan Just Got Easier
Sprint Offer

- 4 Home Loan Seminars
Estate Planning Workshop

PERSONAL LOAN SPECIAL

BACK TO SCHOOL

SAME-DAY FUNDS!*

Start the new school year with everything you need. Whether it's school supplies, books, computers, tablets or new clothes, we can help you get what you need to start the school year right.

Start the new school year with a rate as low as...

3.77% for 3 years APR* OR... up to **2.00% OFF** your qualifying rate
STARTS 8/15 • ENDS 9/30

Apply for an **INSTANT DECISION** and same-day funds at UHFCU.com or in just a minute with our Mobile Banking app.

*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 required to qualify for special rate. Offer begins 8/15/2016 and ends 9/30/2016. Loan must fund by 10/1/2016. 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 any notice. Certain restrictions apply. **Same-day funding possible for applications received prior to 12pm each business day, Monday through Friday. Subject to meeting credit underwriting criteria. Other factors and restrictions may apply.

AUTO LOAN

NEW As low as...

.85% APR*
for 3 years

USED As low as...

.95% APR*
for 3 years

We've driven down our Auto Loan rates! Shop with the confidence of a cash buyer. Apply for an **INSTANT DECISION** online at UHFCU.com or in just a minute with our Mobile Banking app.

*Annual Percentage Rate (APR). Certain restrictions and exclusions may apply. Ask us for details.



New! Our lowest rate yet...

LOW-RATE HOME LOAN

AS LOW AS...

2.500%

3.132% APR*

5/5 Adjustable Rate Mortgage

Our 5/5 Adjustable Rate Mortgage gives you the benefit of a lower rate – with payments made over a 30-year term.

Apply online at UHFCU.com or call (808) 983-5555 or stop by any of our branches!

LOAN AMOUNT EXAMPLE	\$400,000
ESTIMATED MONTHLY PAYMENT	\$1,580.49
TERM	30 YEARS

*The Annual Percentage Rate (APR) is based on a loan amount of \$400,000 with \$4,895 of lender fees and 30 days of prepaid interest for our 5/5 Adjustable Rate Mortgage. The rate assumes a minimum down payment of 20% with an occupancy type of owner for a single family dwelling purchase with full income documentation in the state of HI with a lock period of 30 days and no prepayment penalty. Maximum loan amount is \$625,500 for a single family dwelling. For the 5/5 Adjustable Rate, the initial rate can change every 5 years by no more than 2 percentage points up or down, never to exceed 6 percentage points above the initial rate and not below the floor rate. Payments are estimated examples only and do not include taxes and insurance premiums. The actual payment amounts will be greater. Current rates displayed are based on the current index plus margin (fully indexed rate) as of 7/25/16. Rates are variable and subject to change.

Scholarship Winners



Starshine Chun



Dancia Honda

Congratulations to the recipients of the inaugural 2016-2017 UHFCU Scholarship Program! UHFCU has selected five local scholars to each receive \$2,000.

- Starshine Chun** – Incoming freshman at UH Manoa
- Kanehe Nishimura** – Incoming freshman at UH Manoa
- Reta Youkhana** – Incoming freshman at UH Manoa
- Andrew Gerren** – Continuing undergraduate at UH Manoa
- Dancia Honda** – Continuing undergraduate at UH Manoa

Founded under the leadership of the UHFCU Board of Directors, the Scholarship Program establishes a lasting legacy – potentially benefiting generations of students as well as the UH System the credit union serves.

Hawaii's Leading Savings Rates

In recent years, deposit rates have dipped to record lows – across the nation and world. But, we challenge you to take a look at our local market and find a better deposit program than at UHFCU. We've built our reputation by having Hawaii's leading savings rates as well as the lowest fees among our peers. We're proud to continue the tradition of ensuring our owners (that's you) receive exceptional value and service. *That's* the credit union difference.

12-Mo. Certificate	0.75% APY*
24-Mo. Certificate	0.85% APY*
36-Mo. Certificate	1.00% APY*
48-Mo. Certificate	1.25% APY*
60-Mo. Certificate	1.78% APY*

* Annual Percentage Yields (APYs) accurate as of 7/27/16 and are subject to change. Dividends compounded and credited monthly. A penalty may be imposed for early withdrawals. Fees could reduce earnings on accounts. Other terms and conditions apply.

Why Settle for One Airline and a Higher Interest Rate?

Is your current credit card raising the interest rate or the miles required to book a flight (if you can get past the restrictions in the first place)? Don't settle! With UHFCU's Platinum Plus Visa Credit Card, the interest rate is only **8.50% APR***, plus you'll earn flexible rewards. Use the points to book travel online for **ANY major airline** (including Hawaiian Airlines).

In addition, there are **NO restrictions**. No blackout dates. No advance notice requirement. No round-trip requirement. No nothing! Simply book the flight you want when you want it.

But, that's not all! Our rewards program truly is "Your Points, Your Perks, Your Way!" You can also use your points for **gift cards, merchandise (iPads, golf clubs, TV's, etc.), and much more.**

It's simple. It's flexible. And, it could save you money with a lower interest rate and **NO annual fee**. Apply today for UHFCU's Platinum Plus Visa Credit Card.

* Annual Percentage Rate (APR).



Getting a Loan Just Got Easier



UHFCU.com
 - PREQUALIFY ONLINE -
 - INSTANT LOAN DECISION -
 - AVAILABLE 24X7 -

It's easier than ever to apply for loans with UHFCU! With **UHFCU.com**, you can apply for our Personal Loan, Auto Loan, and Credit Card online – 24x7 – and receive an **INSTANT DECISION** in just a few minutes (Helpful Tip: Log in to Online Banking first to reduce the information needed). You can

also apply for a Mortgage or Home Equity Line of Credit as well.

But, did you know that your fingertips just got even more powerful? It's true! We've just launched a brand new perk for our Mobile Banking app. Once logged in on the Mobile Banking app, click the menu button and select the "Loan EZapp."



You're able to apply on-the-go in **less than 2 minutes**. Simply input the loan type, amount, purpose (optional), and your contact info/preference. Then, agree to the EZapp terms. That's it! It couldn't be any easier. And, you'll be on your way to being qualified for the loan pending a quick follow-up from our staff.

lovemycreditunion.org

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save

10% or **15%***

Business Members Save

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint National handset offers and promotions.

Restrictions apply. *May be req. up to new 2-yr agmt/activation per line.

Learn more

- Call: 877.SAVE.4.CU
- Visit: SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Members: NACUC_ZZM
- Business Members: NACUC_ZDS_ZZM

Credit union membership validation is required.

Activ. Fee: Up to \$36/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CL Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Business Share Plan, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other Terms: Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/Sprint for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 04/2016 136754



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

Labor Day, September 5

Closed

Columbus Day, October 10

Closed

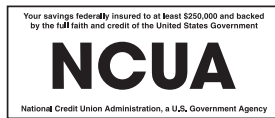
Board Members

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 Seminars



Get Settled Without Settling – Home Loan & Improvement Tips

Wed., Sept. 14, 5:30 p.m. – 7:30 p.m.

The Basics of Buying a Home

Tues., Oct. 18, 6:00 p.m. – 7:30 p.m.

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

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

DATE:	Saturday, August 27, 2016
TIME:	10:00am (with light refreshments)
LOCATION:	UHFCU – McCully Branch: 2019 S. King Street, Honolulu, HI 96826
YOUR HOST:	UHFCU Investment Services, Scott Nishida – Financial Consultant
YOUR PRESENTER:	Stephen Reese, Estate Planning Attorney

Please RSVP by calling Scott Nishida at (808) 983-5536 or e-mailing him at 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.