

Ka Lono Pu'ukū



TODAY. TOMORROW. TOGETHER.

First Quarter 2017

UHFCU Annual Meeting & Dinner

**Join us
Saturday,
March 25th!**

Join us as we toast another year of service and success at our Annual Meeting & Dinner on March 25th, 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!

When:
Saturday, March 25th
5pm: No Host Cocktails
5:30pm: Business Meeting
6pm: Dinner & Program
(Note: Dinner ends at 7pm)

Where:
Japanese Cultural Center,
2454 S. Beretania St.

Tickets:
\$25/person (\$6 parking)

PRIZES

Over 50+ prizes including
a 55" VIZIO TV!



ENTERTAINMENT

Award-Winning and beloved
comedian, Frank De Lima!



UHFCU ITEM

Handy bag
given at the door!

*Food not included



RESERVE SEATS BY MARCH 11TH
SEE PAGE 3

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New Sprint Special

Coming Soon!

NEW! Website | Online Banking
Mobile Banking



WE'RE GRADUATING!

We're excited to announce that UHFCU will be 'graduating' to new and improved Online and Mobile Banking services this spring! Plus, we're updating our UHFCU.com website with a fresh look and state-of-the-art experience for our members to enjoy.

These changes come with a bevy of benefits! *Real-time account alerts, mobile bill payment, and easy access to the mobile app using fingerprint authentication...* to name a few. Plus, the services will be built using the latest responsive design technology – meaning that you'll be able to enjoy the same features and

functions no matter which device (computer, tablet, or phone) you use.

We'll provide additional details and keep you posted on how to prepare for the upgrade in the coming months. Or, stay tuned to **UHFCU.com** for the latest information.



Save the time and hassle of counting coins! Check out our new coin machine at the Main Branch (McCully). It's FREE to members, easy to use, and the funds are deposited directly into your account.*

* Members must be in good standing. Surcharge fee applies to non-members. 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.

"I enjoy the staff, convenient loans and it is also open on Saturdays."
– 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%**!



"I often recommend friend and family to check UHFCU as a place to deposit their money. I like the warm feeling, continue the friendly spirit!"
– UHFCU Member

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.

"Great service from all. I am online mostly and call in at times; much better than a bank."
– UHFCU Member

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



To apply, please visit UHFCU.com to download our fillable PDF form. Questions? Contact us at 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 once again present our UHFCU Scholarship Program, which will award five (5) \$2,000 scholarships for the academic year 2017-2018!

- Categories:** Incoming freshmen & continuing undergraduate 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 17, 2017
- Recipients Notified:** July 2017

Win an iPad Mini! Use e.Statements Enroll by Apr. 30th

We're excited about e.Statements and we're hoping you will be too! To show you just how excited we are, any member enrolled in e.Statements between Feb. 1 and Apr. 30 will be eligible for a chance to win an iPad Mini!*

How do I enter the contest?

Already have e.Statements? Great! You'll be automatically entered for a chance to win! Don't have e.Statements? No worries, just switch to e.Statements by April 30 and you'll be entered for a chance to win!

Why should I use e.Statements?

When you switch to e.Statements, you'll get a secure, convenient and environmentally friendly way to access your monthly statements. Did we mention it's also FREE! Start taking advantage of all the benefits of e.Statements today.

- Secure access! Your statement will be located securely in Online Banking.
- No more waiting for the mail, it getting lost, or into the wrong hands!
- Eliminate the paper clutter.
- Save your electronic statement to your computer to keep as long as you wish.

Here's how to switch to e.Statements

Visit UHFCU.com – day or night – and log in to Online Banking. Then, click e.Statements. Or, feel free to stop by any **UHFCU branch** or call us at (808) 983-5500.

*NO PURCHASE NECESSARY. Runs 2/1/17 to 4/30/17. One entry per member. All members enrolled in e.Statements through the contest dates are eligible. Certain restrictions and exclusions may apply. Subject to full official rules available at UHFCU.com and our branches.



It's easy to set up Direct Deposit

SAMPLE CHECK		Date _____	0001
Pay to the Order of _____		\$ _____	
Dollars _____			
Memo _____			
#	321379656	: 0000000000	: 0001
	↑	↑	
	UHFCU's Routing Number	Your 10-Digit Account Number	

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

Avoid Stock Market Ups & Downs with IRA Certificates



4-Year now 1.25% APY*

5-Year now 1.78% APY*

In a year beginning with some uncertainty, we make it safe and easy to build your retirement nest egg with exceptional rates and federal insurance. Contact us today to get started and still make that 2016 contribution.

*Annual Percentage Yield. \$500 minimum balance to open. IRAs have contribution limits set by the Federal Government. Rates as of 1/1/17. 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.

UHFCU Annual Dinner Reservation • Reservation deadline is March 11, 2017

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. 20

Closed

Memorial Day, May 29

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 Home-Buying Seminar

Aging in Place & Reverse Mortgages

Speaker: Percy Ihara,
Publisher, *Generations Magazine*
Tues., March 7, 9:00 a.m. – 11:00 a.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!