



JANUARY 2019



## PRESIDENT'S MESSAGE

Vince J. Otsuka

**H**appy New Year!  
We are continuing the momentum from 2018, with more exciting plans in 2019.

You may have noticed we've raised dividend rates on our certificates. We hope you'll take advantage of these savings rates to reach your financial goals in the new year.

We are upgrading our ATMs to touch-screen displays by summer, plus adding an ATM at the University of Nevada-Las Vegas, expanding convenience for members on the Ninth Island.

If you're attending the BIA Home Remodeling Show, January 25-27, visit our booth for special offers. And as always, find out what's new at our website or follow us on social media.

Mahalo!

## NEW CERTIFICATE OFFER FOR THE NEW YEAR

We're thrilled to offer our members another way to save with a 15-month special certificate effective January 1.

Visit our websites or any branch for all the details. Or call 808-531-3711.

## APPLICATIONS AVAILABLE NOW FOR \$2,000 SCHOLARSHIPS

**A**pply now for Aloha Pacific FCU's Masami Oishi Memorial Scholarships. Fifteen Aloha Pacific FCU and its divisions members will each receive \$2,000 this summer.

Go to the websites to download and fill in the application. The completed application, including official transcripts, a letter of intent and a resume, must be postmarked or delivered to a branch no later than Monday, April 22.

Important: Please note that the transcripts must be official, not photocopied or downloaded by applicants. These usually are generated by registrars offices and sealed, often featuring a raised stamp of the school or other security elements. If you have questions about what is official or not official, ask your registrar's office or college counselor for details. Unofficial transcripts will disqualify your application.

Awards are based on financial need, community service and academic achievement.

Eligibility requirements include:

- APFCU or a division of APFCU membership in good standing; at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 6, 2019
- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

Recipients must be available the week of July 22-29 for picture-taking and to pick up their awards.

Visit any branch for details.

*Some restrictions apply. See scholarship application for details. Scholarship awards are restricted to one award per member per lifetime so that we may assist as many members as possible.*



## SAVE THE DATE: FEBRUARY 28



Aloha Pacific Financial Group will host a seminar titled "Nuts & Bolts of Estate Planning" Thursday February 28, 9:30-11 a.m. Attorney Michelle Ogata of Estate Planning Group Hawaii will be featured.

Stay tuned for more details or call Vikki at 539-0139.

## IRA CONTRIBUTIONS

Tax season will be here soon, so please note: You can still make 2018 IRA contributions up until the April 15, 2019, tax filing deadline.

For those under 50 years old, the limit is \$5,500. For those 50 and older, the limit is \$6,500. Contributions apply

to both traditional and Roth IRAs.

Visit any branch for more information; or call 808-531-3711.

## PARADE SEASON

We were thrilled to march in two Oahu parades during the holiday season – the Honolulu City Lights Electric Light Parade on December 1 and the Kaimuki Christmas Parade on December 6.

Hope you had a wonderful Christmas, and here's to a great new year!



## CELEBRATING KEKAHA CU & COMMUNITY

We welcomed Kekaha CU into the Aloha Pacific FCU ohana with a special, free Community Celebration December 14 at the branch that included entertainment, food and enter-to-win prize drawings including a grand prize of a \$500 Costco gift card.

Mahalo to all who attended! The next night, a Kekaha CU team that included family, friends and Aloha Pacific staffers from Oahu marched in the brilliant Waimea Christmas Lights Parade. The Christmas spirit was everywhere, and we were thrilled to participate.



The December 14 Community Celebration included a blessing from Kahu Sam Bustillos, center. Members of the Kekaha CU advisory board, Aloha Pacific FCU's board and Vince Otsuka, far right, APFCU's president & CEO, were among those on hand to greet the attendees.

### ANNUAL MEETING IS MARCH 19

Mark your calendars for our Tuesday, March 19, Annual Meeting at McCoy Pavilion, Ala Moana Regional Park.

Here's the schedule:

- 4 p.m.: Registration begins. Please bring your photo ID.
- 4 p.m.: Balloting, if necessary, for the Board of Directors begins for those who had not voted at a branch.
- 5 p.m. Annual Meeting begins.

Free bento and juice will be provided for primary members, while supplies last. You also will receive a special gift and a chance to win door prizes.

Carpooling, if possible, is suggested because of limited parking. Also, please be advised that the air-conditioning is not functioning in the auditorium, where the meeting will be held. Fans will be placed in the auditorium to help air circulation.

Watch for more details in our newsletters,

on the websites and on Facebook, Twitter and Instagram. Or call 808-531-3711.

See you there!

### CELEBRATING THE SEASON AT HONOLULU HALE

Aloha Pacific FCU is a longtime supporter of the annual Honolulu City Lights festival and once again sponsored the Christmas trees decorated by city employees and displayed in the Honolulu Hale courtyard.

We hope you had a chance to marvel at the amazing trees – each was a work of art! Congratulations to all!



### CURRENT RATES

Please call us at 808-531-3711 or visit our websites listed at right for current account and loan rates.

#### ALOHA PACIFIC FCU

alohapacific.com • (808) 531-3711

##### MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813  
Monday–Friday: 7:30 am–5 pm

##### FORT STREET

988 Fort Street Mall, Honolulu, HI 96813  
Monday–Friday: 7:30 am–5 pm

##### KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

##### KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

##### KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

##### WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797  
Monday–Friday: 9 am–6 pm  
Saturday & Select Holidays: 9 am–2 pm

##### WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701  
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  
hngcu.com

##### 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

#### OTS EMPLOYEES CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU  
otsecu.com • (808) 847-8560

811 Middle Street, Honolulu, HI 96819  
Monday–Friday: 8 am–4 pm

#### KEKAHA CREDIT UNION

A DIVISION OF ALOHA PACIFIC FCU  
kekahacu.com • (808) 337-1433  
8254 Kekaha Road, Kekaha, HI 96752  
Monday–Friday: 9 am–4 pm

**BOARD OF DIRECTORS:** Gary Iwai (Board Chair), Stan Inamasu (1<sup>st</sup> Vice Chair), Allan Fujimoto (2<sup>nd</sup> Vice Chair), Darwin Hamamoto (Secretary), Robert S. Morita, Sam Moku and Geminiano “Toy” Arre Jr.

**SUPERVISORY COMMITTEE:** Ann Sakurao (Chair), Howard Okamoto (Vice Chair), Diane Murata (Secretary), Ben Dimond and Jonathan Tamanaha

**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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Federally Insured  
by NCUA

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