



Aloha Pacific
FEDERAL CREDIT UNION



PRESIDENT'S MESSAGE

Vince J. Otsuka

It's been a busy third quarter of 2024. We have merged with Oahu FCU, a credit union founded by a group of teachers and whose roots are as deep as Aloha Pacific's. *Sending a warm welcome to the newest members of our APFCU ohana!*

We are replacing our Visa® cards with new vertical designs and great new functionality. If you don't yet have our credit card, now is the time to apply. See Page 3 for details.

Our fundraising for the Children's Miracle Network was in high gear, with proceeds going to the Kapiolani Medical Center for Women & Children. Our Hawaii branches hosted bake sales for the first time since the pandemic – thanks to all who donated sweet and savory treats and those who visited the branches to buy them. We're still raising funds through a special online page – go to alohapacific.com for the link.

The final quarter of this year will be full of community events.

We're planning to host The Salvation Army Angel Trees at our Hawaii branches once again to assist those in need this holiday season.

And of course, we'll be marching in the December 5 Kaimuki Christmas Parade and the December 7 Honolulu City Lights parade to end the year on an exhilarating note. Give us a shout-out if you see us!

Wishing you a happy holiday season!

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OAHU FCU JOINS APFCU OHANA

Welcome, Oahu Federal Credit Union members!

The merger of Oahu FCU and Aloha Pacific FCU was completed October 1. Oahu FCU members had overwhelmingly approved the merger in balloting that ended July 6.

Oahu FCU has more than 3,000 members and a branch in Pauoa – at 2219

Pauoa Road – which will join APFCU's network of branches. Hours will be 9 a.m. to 5 p.m. Monday through Friday.

Oahu FCU members now have full access to all the products and services offered by APFCU. We are excited to assist in the financial goals of our new members for many years to come!

CONGRATULATIONS TO OUR 2024 SCHOLARSHIP RECIPIENTS!

Congratulations to Kristi Quiocho Oshiro, the recipient of the 2nd annual Wallace Y. Watanabe Excellence Award and a \$5,000 scholarship; and the 15 Masami Oishi Memorial scholarship recipients who each received \$2,000!

This is the 37th year of the scholarship program. Aloha Pacific FCU has awarded

more than \$500,000 to members to support their higher education and career goals.

If you were not a recipient this time, we encourage you to apply again – the application for next year's scholarships is scheduled to be posted on our website, alohapacific.com, in January.

Presenting the recipients of the scholarships, their field of study and school:

Wallace Y. Watanabe Excellence Award:



Kristi Quiocho Oshiro
Master of Science in Counseling Psychology
Chaminade University

Masami Oishi Memorial Scholarship recipients, listed in alphabetical order by surname:



Jonathan Au
undecided
University of Hawai'i-Mānoa



Anna Victoria Averion
Bachelor of Science – Chemistry
University of Hawai'i-Mānoa



Keahi Ching
Computer Science
Indiana Tech



Haylee DePonte
Nursing
Stephen F. Austin State University, Texas



Bernice Donoho
Computer Information Technology
Tennessee College of Applied Technology at Elizabethton



Eastlynn Lane
undecided
Oregon State University

(continued on page 2)

2024 SCHOLARSHIP RECIPIENTS *(continued from page 1)*



John Medeiros
Computer Science
University of Rochester, New York



Tasha Meyer
Master's in Social Work
University of Hawai'i-Mānoa



Jannel Pang
Nursing
Seton Hall University, New Jersey



Ellason Sakata
Engineering
University of Hawai'i-Mānoa



Kaelyn Sato
Master of Arts in Teaching
Early Childhood Education
Chaminade University



Bailey Wong
Doctor of Psychology in
Clinical Psychology
Chaminade University



Emily Unebasami
Medicine
*University of Hawai'i-Mānoa
John A. Burns School of Medicine*



Ivey Zhong
Engineering
Stanford University



Irene Zhong
Bachelor of Fine Arts –
Acting
The Juilliard School

NOMINATIONS NOW OPEN FOR BOARD OF DIRECTORS

Planning to run for a seat on the Board of Directors? Go to alohapacific.com (What's New / Community & Events) now to download the nomination application. Branch staff can also print out copies by request.

There are two ways to have your name placed on the ballot:

- Apply to the Nominations & Elections Committee, which will review applications that are **received or postmarked by December 2** and inform the candi-

dates of their status by December 11.

- Apply by petition, **due January 6**. In addition to the application, the signatures of 500 primary members in good standing – at least \$5 in a savings account and no delinquent loans – must be submitted, then verified by APFCU staff. Candidates will be notified of their status by January 10.

You must be an individual, primary APFCU member in good standing for at least one year. Businesses, organizations,

trustees, joint members and other legal representatives are not recognized as being an individual for the purpose of serving as a director.

Candidates must be at least 18 years old at the time of the election.

Two seats are up for election next year. All the details, including board members' duties and responsibilities, are on the application.

Please email marketing@alohapacific.com to ensure that your application has been received.



STAY TUNED FOR OUR 2025 WALL CALENDAR

Our 2025 wall calendar, themed "Food for the Soul," is in the production phase and should be ready for pickup at our branches Thanksgiving week.

It's free, our annual gift to you, our members! We'll keep you updated on social media – @AlohaPacificFCU on Facebook and @apfcu on Instagram.

Mahalo to our members and joint account owners who entered the photo

contest. Once again you came through, this time with shots of mouth-watering food that hold a special place in your hearts.

The winning photos will be featured in the calendar and the photographers will each win \$200, to be deposited in their APFCU savings accounts.

RAISING FUNDS FOR KIDS IN MEDICAL NEED

We've been busy raising funds for the Children's Miracle Network and Kapiolani Medical Center for Women & Children, the only CMN hospital in Hawaii.

- Our Oahu branches hosted bake sales in September for the first time since the pandemic.

- Our special online fundraising page is still taking donations. Go to alohapacific.com for details.

And stay tuned for another fundraising event, "Giving Tuesday," scheduled for December 3.

APFCU is proud to be a longtime supporter of the Children's Miracle Network. All funds raised in Hawaii stay in Hawaii, going to Kapiolani medical center and assisting island youngsters in medical need.

#MAHALO&WELOVEYOU TOO!

"Friendly, courteous & efficient service!"

"Aloha is truly your practice! Love you."

"The best people."

"Always there!"

"Staff goes above and beyond! All the time!"

"Great services from the best people ... Always willing to help & accommodate in difficult situations."

"It's the best bank I have ever had!"

These are just some of the hundreds of member comments we received as part of the #ilovemycrreditunion celebration in July.

Members were encouraged to write a note and enter a random prize drawing for a \$50 gift card at each branch.

Mahalo to all who sent us their love. We love you, too!

From left, Rosana Peralta, Staecia Misi and Danette Kama of our Las Vegas branch with their collection of love notes received from members.



WE'RE CELEBRATING YOU, OUR VALUED MEMBERS

"One World Through Cooperative Finance"

That's the theme of this year's International Credit Union Day, Thursday, October 17. Once again we will be celebrating YOU, our members, and the global credit union movement of "people helping people."

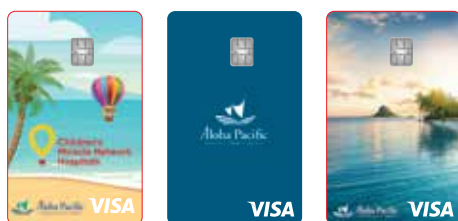
Credit unions are not-for-profit financial institutions that are an alternative to for-profit banks and whose emphasis is on members and member service. Aloha Pacific FCU is honored to be part of this proud tradition of providing access to affordable financial products and striving to meet the needs of underserved communities.

Be sure to visit our branches on October 17, where we'll offer:

- A small mahalo gift for each primary member, with transaction, while supplies last
- Snacks, while supplies last
- An enter-to-win prize drawing – each branch will give away a \$100 gift card

Go to alohapacific.com and our social media – @AlohaPacificFCU on Facebook and @apfcu on Instagram – for updates.

CREDIT CARDHOLDERS: NEW, ENHANCED CARDS ARE COMING



Reminder to our VISA® credit cardholders: Your new cards are on the way!

Please activate them beginning Sunday, October 13. Your current credit card will continue to work through Saturday, October 12.

We hope you'll be as excited as we are

about the enhanced cards, which have completely new vertical designs and the contactless (tap to pay) feature. In addition, you can turn your card off and on, allow or restrict merchant types (stores, restaurants, travel) and transaction types (in-store, ATM, online) and set spending limits.

For more details about the new cards, please refer to the FAQ that was included in a recent reminder letter to all cardholders.

If you don't yet have an APFCU credit card, now is the time to apply for one! Visit any branch or go to alohapacific.com

UPDATE:

The Fort Street branch will not return to a five-day schedule in November as previously announced.

We apologize for the confusion and thank you for your patience.



HOSTED BY:
Chad Kunihisa, Financial Advisor/CPA, CFP® &
Jasen Ishihara, Financial Advisor/CFS

THE BASICS OF ESTATE PLANNING SEMINAR

Speaker: Russell Ota, attorney*

Date: Monday, November 4 **Location:** Honolulu Country Club

Registration: 9:00 am – 9:20 am

Seminar: 9:30 am – 10:30 am

Cost: FREE with \$15 per person deposit; light refreshments and ample parking (Deposit will be refunded at the door, but non-attendance forfeits deposit)

Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.

**Russell Ota is not affiliated with or endorsed by LPL Financial and Aloha Pacific Financial Group.*

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Checks payable to:
Aloha Pacific FCU
Attn: Vikki Kaya-Lao
832 South Hotel St.
Honolulu, HI 96813

ALOHA PACIFIC FCU

alohapacific.com • (808) 531-3711

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813
Monday–Thursday: 8 am–4 pm
Friday: 8 am–5 pm | Saturday: 9 am–2 pm

FORT STREET

988 Fort Street Mall, Honolulu, HI 96813
Monday, Wednesday, Friday: 8 am–4 pm

KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734
Monday–Friday: 9 am–5 pm
Saturday: 9 am–2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816
Monday–Friday: 9 am–5 pm
Saturday: 9 am–2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104,
Kapolei, HI 96707
Monday–Friday: 9 am–5 pm
Saturday: 9 am–2 pm

PAUOA

2219 Pauoa Road
Honolulu, HI 96813
Monday–Friday: 9 am–5 pm

WAIKELE

94-799 Lumiaina Street, Unit 2-A2,
Waipahu, HI 96797
Monday–Friday: 9 am–5 pm
Saturday: 9 am–2 pm

WAIMALU

98-1277 Kaahumanu St., Ste. 143, Aiea, HI 96701
Monday–Friday: 9 am–5 pm
Saturday: 9 am–2 pm

KAHULUI

70 Ho'okele Street, #1210,
Pu'unene Shopping Center, Kahului, HI 96732
Tuesday–Friday: 9 am–5 pm
Saturday: 9 am–1 pm
Temporarily closed on Mondays

KEKAHA

8254 Kekaha Road, Kekaha, HI 96752
Monday–Friday: 9 am–5 pm

HENDERSON

9555 S. Eastern Avenue, Suite 150,
Las Vegas, NV 89123
(702) 776-6900 Phone • (702) 776-6906 Fax
Monday–Friday: 9 am–5 pm
Saturday: 9:30 am–2 pm

BOARD OF DIRECTORS: Gary Iwai (Board Chair), Stan Inamasu (Vice Chair), Allan Fujimoto (Treasurer), Robert S. Morita (Secretary), Geminiano "Toy" Arre Jr., Sheri Kajiwara, and David Takiguchi

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

PRESIDENT & CEO: Vince J. Otsuka

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Real Estate Checklist

- ✓ Full-Service whether Buying or Selling
- ✓ Friendly, Caring Agents
- ✓ Commission Discount for Sellers*
- ✓ 1-Year Home Warranty for Buyers*



Reyn Uehara (R)
Principal Broker

We Have You Covered!

Call Reyn Uehara for a free, no-obligation consultation

Phone: (808) 383-8072

Email: reynuehara@kalanet.com

*Call us for details



CURRENT RATES

Please call us at 808-531-3711 or visit our website, alohapacific.com, for current account and loan rates.

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