



## PRESIDENT'S MESSAGE

Vince J. Otsuka

It's hard to believe we're already halfway through the year.

So far it's been mixed. We're still recovering from the effects of the pandemic, inflation has slowed down a bit but is still with us (can you believe the price of a plate lunch?) and last year's Lahaina catastrophe is being felt statewide.

At Aloha Pacific, we continue to look forward for the benefit of our members and the community. Member Appreciation Day at the 50th State Fair and presenting financial reality fairs at our high schools were highlights of the summer so far. Newly designed credit cards with enhanced features are on the way. We plan to raise funds once again for the Hawai'i Foodbank, Children's Miracle Network and host The Salvation Army's Angel Trees.

We're here for you and always will be. Mahalo for your continued support!

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## OUR 2025 CALENDAR PHOTO CONTEST: 'FOOD FOR THE SOUL'

We can't deny that we are all about food, especially in Hawaii.

It's emotional: We're in heaven when we find cheesecake that's almost as delicious as Auntie Alice's special cheesecake.

It's art: Restaurants have upped their game with gorgeous Instagram-ready dishes that have the WOW! factor taste-wise, too.

And it's time for our 2025 wall calendar photo contest, themed "Food for the Soul," happening now through September 9.

To enter our photo contest, send us your best photo of the food – homemade, go-to restaurant dish, etc. – that brings joy, comfort or fond memories (or all three!) into your life. You could win \$200 and

bragging rights as we feature your photo in our 2025 wall calendar.

Go to [alohapacific.com](http://alohapacific.com) for the official rules and entry form.

All entries must be high resolution in horizontal or landscape form.

In addition, please submit a paragraph explaining the photo and how it represents the theme "Food for the Soul."

The contest is open to all primary members and joint account owners of all ages. All entries must be emailed; paper copies are not eligible.

The deadline to enter is Monday, September 9. Winners will be announced in late October.



## IF IT'S JULY, IT MUST BE...

I Love My Credit Union Day, July 26! That's when credit unions across the nation create awareness of the credit union movement and encourage members to show why they love their credit union.

Aloha Pacific FCU is taking part in the celebration once again, so stay tuned for details on our website and social media.

#ilovemycreditunion



# YES, YOU CAN SAVE ON ATM FEES

How did we ever live without ATMs? They're everywhere and easy to use ... for a fee.

At Aloha Pacific FCU, we want you to save your hard-earned cash, so if you're tired of paying surcharge fees, we can help.

- At Aloha Pacific FCU, members always have fee-free access to all APFCU-owned ATMs. Each branch, with the exception of Kekaha on Kauai, has an APFCU ATM. Go to [alohapacific.com/locations](http://alohapacific.com/locations) to find our branches and our standalone ATMs.
- First Hawaiian Bank, American Savings Bank, HomeStreet Bank and CO-OP ATMs are surcharge-free for APFCU members. However, after the first five cash withdrawals a month are made at NON-APFCU ATMs –including First Hawaiian Bank, American Savings Bank, HomeStreet Bank and CO-OP ATMs – a \$2 withdrawal fee will be assessed each time. If you have an Aloha Rewards Checking account\* and you fulfill the monthly



requirements, you could receive a reimbursement of up to \$20 per month in surcharges no matter which ATMs you used (for example, Bank of Hawaii and Central Pacific Bank); and a refund on all \$2 withdrawal fees. See branch staff for details about these and other benefits of our Aloha Rewards Checking accounts.

*\*Aloha Rewards Checking monthly requirements: Use your debit card for at least 12 purchases; post at least one electronic (ACH) deposit or withdrawal; enroll in Online eStatements; and log in to online banking or mobile banking at least once a month.*

## SO WHAT DO YOU DO?

- Withdraw cash from only APFCU-owned ATMs and never pay a fee
- Withdraw cash from partner ATMs (FHB, ASB, HB and CO-OP) up to five times a month – again, no surcharges or withdrawal fees
- Withdraw cash from partner ATMs (FHB, ASB, HB and CO-OP) more than five times a month and be refunded on withdrawal fees if you have an Aloha Rewards Checking account and fulfill the monthly requirements
- Withdraw cash from ATMs that are not part of Aloha Pacific's partner network and be reimbursed up to \$20 a month in surcharge fees if you have an Aloha Rewards Checking account and fulfill all the monthly requirements

## RADIOTHON TO RAISE FUNDS FOR KIDS IN MEDICAL NEED

Aloha Pacific FCU is a proud, longtime supporter of the Children's Miracle Network, and this year is no exception.

For the sixth year in a row, APFCU staff will answer the phones at the Kapiolani Medical Center for Women & Children's Radiothon for Kids on Thursday, September 12, 3-4 p.m.

If you're listening, call in and give us a shout-out! The radiothon will be broadcast live on KSSK FM92.3/AM590.

Kapiolani Medical Center is the only Children's Miracle Network hospital in the state. All funds raised in Hawaii stay in Hawaii.

## MEMBERS, WE APPRECIATE YOU!

It was great seeing our members again at our June 1 Member Appreciation Day at the 50th State Fair!

We had trivia questions, games for kids and adults and random giveaways. Our grand prize of the day: a \$200 Costco gift card and two Fun Passes, valued at \$34.50 each.

If you still have credits on your Fun Pass, hold on to it. The credits do not expire and can be used at other E.K. Fernandez

events that accept them (sorry, not the Fun Factory).

We hope you all had as much fun as we did. See you next time!





# STUDENTS LEARN ABOUT THE HIGH COST OF LIVING

*“Spend less than I make.”*

*“Learn to budget, try to stay away from fancy stuff.”*

*“Children + Wife = Cost a Lot”*

*“Life is expensive.”*

These were some of the eye openers for the students at McKinley and Nanakuli high schools who participated in Get REAL Financial Reality Fairs presented by Aloha Pacific FCU in May.

Juniors and seniors first chose a profession and were given a budget sheet that

listed their monthly net salary and spouse (if any) and children (if any). Then they spun the Wheel of Reality, which gave them positive news such as extra funds for a good deed or negative news such as car repairs that would eat into their budget or even another baby to be added to their family (and their expenses!).

They also had to decide on their cell-phone/internet plan, health insurance, housing, auto, basic living expenses and more. Would they choose the used Honda Civic or the new BMW? Would they rent a small studio or could they afford to buy an apartment? Were they shocked to see the cost of groceries and childcare? Definitely!

Could they keep to their budget? They tried, but most could not.

This was our first fair at Nanakuli. Mahalo to both high schools, the students who participated and the APFCU employees, Board members and community volunteers who staffed the fairs!



Students at McKinley (above) and Nanakuli (left) high schools tried to keep to a monthly budget in Get REAL Financial Reality Fairs in May.

## COMING SOON: NEW CREDIT CARDS

New, enhanced credit cards are coming!

- **NEW** branded card design – we’re going vertical!
- **NEW** contactless (tap) cards – many members have been requesting this upgrade.
- **NEW** unique card numbers for all cardholders – primary and secondary account holders will no longer share the same card number. Instead, each will have their own unique card number. Should one card be lost or compromised, only that card would need to be replaced.

Cardholders will receive their new VISA® credit card prior to the activation date of Sunday, October 13, 2024.

Please note that because new card numbers will be issued, cardholders must update their automatic payments and other stored payment information beginning October 13.

Also, members planning to travel in the Fall will want to pay attention to the October 13 activation date.

The credit card rates and terms for current cardholders will remain the same according to your credit card disclosure. Be sure to check our website, [alohapacific.com](http://alohapacific.com), for the most current rates as they may change periodically.

More details will be sent to cardholders in the weeks ahead. Please remember to keep your mailing address, phone numbers and email address updated with us.

Don’t have an APFCU credit card? You’ll want one! Apply at any branch or online at [alohapacific.com](http://alohapacific.com).

## UPDATE YOUR INFO

We’re at the half-way point in the year and it’s the perfect time to make sure your account information is in order.

Do we have your most current information in case we need to contact you, or when we mail you your account statement or alert you by email that your eStatement is ready?

Please keep us updated if you’ve changed your address, email address and your home, work and cell phone numbers.

Fill out an Account Update Form, available at all branches or online at [alohapacific.com](http://alohapacific.com) – scroll to the bottom of the home page, click on Forms & Applications, then Member Account Update Form. Download it, fill it out, print and mail it in or drop it off at any branch.



## HAWAIIAN AIRLINES DISCOUNT FOR APFCU MEMBERS

Does it seem like everyone is traveling again?

Don't forget that Aloha Pacific FCU members can receive a 5 percent discount on roundtrip travel to and from Mainland and select international destinations on Hawaiian Airlines by booking through our online banking or mobile app.

On your online banking homepage, the

link is on the far right, titled "Book an HA Flight."

On the mobile app, click on "More" on the bottom of your screen, then scroll down to "Additional Links," and click on "Book a Hawaiian Airlines Flight."

This discount is just another benefit of membership in APFCU. Safe travels!

*Some restrictions apply.*



## HOW WILL THE NATIONAL ASSOCIATION OF REALTORS LAWSUIT AFFECT YOU?

As many of you know, the real estate industry is going through a major change in 2024. Due to an antitrust lawsuit against the National Association of Realtors, the way home sellers pay brokers' commissions will change.

Traditionally, the sellers and buyers brokerages would split the commission paid for by the seller. Under the new rules, the seller's broker cannot split the commission. The buyer's agent must negotiate their commission separately. These changes could take place as early as August.

So how will this affect you as a home seller or buyer? Buyers would now negotiate



*Reyn Uehara*  
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rjuehara@gmail.com

their agent's compensation and the agent's services rendered. A seller who does not offer a commission to the buyer's agent will likely see a drop-off in potential buyers, which could lead to a longer stay on the market. Of course, each situation is different, and potential buyers and sellers must choose the path that best suits them.

Aloha Pacific Premier Realty has already been offering our members a discounted seller's commission, and we remain committed to providing full real estate services to our buyers and sellers.

For more information about these changes and how they might affect your real estate transactions, call or email our principal broker, Reyn Uehara, at (808) 383-8072 or rjuehara@gmail.com for a one-on-one consultation.

## 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

### 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

### KEKAHA

8254 Kekaha Road, Kekaha, HI 96752  
Monday–Friday: 9 am–5 pm  
*Temporarily closed on Mondays*

### 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

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**PRESIDENT & CEO:** Vince J. Otsuka

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## CURRENT RATES

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

Please call us at 808-531-3711 or visit our website, [alohapacific.com](http://alohapacific.com), for current account and loan rates.



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by NCUA