



PRESIDENT'S MESSAGE

Vince J. Otsuka

The third quarter of 2025 has been filled with milestones for Aloha Pacific FCU. We awarded scholarships to deserving students, continuing a tradition that has supported higher education for nearly four decades. We also launched our redesigned website this summer, giving members an easier and more secure way to access accounts, apply for loans, and explore benefits.

Another exciting step forward is Rebels CU, our new division at the University of Nevada Las Vegas. Rebels CU members already have access to online services, and later this year a full-service branch will open on campus to provide both banking and financial education.

Here at home, our branches once again hosted bake sales to benefit the Children's Miracle Network and Kapiolani Medical Center. There's one more bake sale at Pauoa branch as we mark its one-year anniversary on October 3.

Looking ahead, we will celebrate International Credit Union Day on October 16 with gifts of appreciation, snacks, and prize drawings at our branches. Our 2026 wall calendar, 90 Years of Aloha, will also be available during Thanksgiving week.

This holiday season, Aloha Pacific will proudly host The Salvation Army Angel Trees at our Hawaii branches and march in both the Honolulu City Lights Parade on November 29 and the Kaimuki Christmas Parade on December 4. See you there!

Thank you for being part of the Aloha Pacific ohana. We look forward to closing out 2025 with community, connection, and aloha, and celebrating our 90th anniversary in 2026. Wishing you and your family a joyful holiday season.

MEET OUR 2025 SCHOLARSHIP RECIPIENTS!

Each year, Aloha Pacific FCU is honored to support the dreams of our members through scholarships that help open doors to higher education and career opportunities.

This year, we congratulate Payton Cosier, the recipient of the 3rd annual Wallace Y. Watanabe Excellence Award and a \$5,000 scholarship. We also celebrate 15 Masami Oishi Memorial Scholarship recipients, each receiving \$2,000 to

continue their studies.

For 38 years, our scholarship program has awarded more than \$500,000 to members who are working hard to achieve their goals. We are proud to be part of their journey.

If you were not selected this year, we encourage you to apply again. Applications for the 2026 scholarships will be available in January at alohapacific.com.

Here are the 2025 scholarship recipients, along with their fields of study and schools:

Wallace Y. Watanabe Excellence Award:



Payton Cosier
 Business/Clinical Science
 California State University -
 Dominguez Hills



Chase Halsall
 Environmental Studies
 Northern Arizona University

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



Ckloe Alarcon
 Business
 Administration/Psychology
 Chaminade University



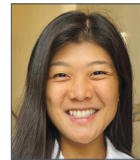
Alexander Halverson
 Electrical Engineering
 University of Washington



Brooke Brennan
 Business - Marketing
 University of Utah



Henry Ho
 Mechanical Engineering -
 Aerospace
 University of Hawai'i - Mānoa



Dale Emoto
 Physician Assistant Studies
 - Graduate
 University of Washington



Olivia Lau
 Exploratory
 University of Hawai'i - Mānoa



Sierra Furukawa
 Graduate - ESE Compre-
 hensive Applied Behavior
 Analysis
 University of West Florida

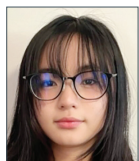


Chloe Mar
 Business Marketing
 Santa Clara University

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PRIVACY NOTICE: Enclosed with your account statement is the latest Privacy Policy. Our policy for information sharing has been updated.

2025 SCHOLARSHIP RECIPIENTS *(continued from page 1)*



Angelina Nakata
Computer Science
Northeastern University



Micah Salvatera
Mechanical Engineering
George Fox University



Alexis-Rachelle Ramelb
Computer Science
Chaminade University



Eva Taylor
Undeclared - College of
Arts and Sciences
Syracuse University



Lauren Remular
Master of Arts in Teaching,
Elementary Education
Chaminade University



Nadine Yamashita
BSA - Music
University of Nevada, Las Vegas

NOTICE TO MEMBERS

The Supervisory Committee of the Credit Union has engaged Baker Tilly US, LLP, an independent certified public accounting firm, to conduct our annual verification of member accounts. As part of the verification, please review your account information on your September statement, and should there be any discrepancy, please provide a written response indicating the difference to: Baker Tilly US, LLP, 601 W Riverside Ave., Suite 1800, Spokane, WA 99201.

NOMINATIONS NOW OPEN FOR BOARD OF DIRECTORS

Are you interested in running for a seat on the Aloha Pacific FCU Board of Directors? Nomination applications are now available at alohapacific.com under What's New/Community & Events. Branch staff can also provide printed copies upon request.

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

■ Apply to the Nominations & Elections Committee

Submit your completed application by December 1, 2025. The committee will review all applications and notify

candidates of their status by December 10, 2025.

■ Apply by Petition

Submit your completed application along with the signatures of 500 primary members in good standing by January 5, 2026. Petitions will be verified by Aloha Pacific FCU staff, and candidates will be notified of their status by January 9, 2026.

To be eligible, candidates must:

- Be a primary Aloha Pacific FCU member in good standing for at least one

year (minimum \$5 in a savings account, no delinquent loans)

- Be at least 18 years old at the time of the election
- Apply as an individual (businesses, organizations, trustees, joint members, and legal representatives are not eligible)

Three seats on the Board of Directors will be up for election in 2026. For complete details, including duties and responsibilities of board members, please review the application carefully. To confirm receipt of your application, please email marketing@alohapacific.com.



REBELS CU BRINGS ALOHA TO UNLV

Earlier this year, Aloha Pacific FCU announced the launch of Rebels CU, a new division created to serve the students, faculty, and staff of the University of Nevada Las Vegas.

Rebels CU members already have access to online banking services, with the same trusted tools, technology, and benefits that Aloha Pacific provides. Some services,

such as the mobile app and certain credit cards, are Aloha Pacific-branded, but they are fully available to Rebels CU members.

Later this year, a full-service branch will open on campus inside the Institute for Financial Literacy and Wellness. In addition to everyday banking, the branch will be a hub for financial education, featuring workshops, financial reality fairs,

and the Rebel With Aloha student ambassador program.

Membership is open to current UNLV students, employees and retirees, as well as their immediate family members. If you are part of the UNLV community, we invite you to join Rebels CU and be part of this exciting new chapter with Aloha Pacific. Learn more at rebelscu.com.

WE'RE CELEBRATING YOU ON INTERNATIONAL CREDIT UNION DAY

On Thursday, October 16, we join credit unions around the world in celebrating International Credit Union Day. This year's theme, *Cooperation for a Prosperous World*, highlights the power of credit unions to work together and create brighter futures for members and communities everywhere.

It's also a day to celebrate YOU, our valued members, who make Aloha Pacific part of this global movement of "people

helping people."

Credit unions are not-for-profit financial institutions that provide an alternative to for-profit banks, with a focus on members and member service. Aloha Pacific FCU is honored to carry forward this tradition by offering affordable financial products and working to meet the needs of our community.

Be sure to stop by our branches on October 16, where we will offer:

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

Visit alohapacific.com and follow us on social media (@AlohaPacificFCU on Facebook and @apfcu on Instagram) for updates.

MARK YOUR DAYS WITH ALOHA 2026 CALENDAR COMING SOON



Our 2026 wall calendar, themed *90 Years of Aloha*, is almost here. It will be ready for pickup at our branches during Thanksgiving week, just in time to share with family and friends. This calendar is our annual gift of appreciation to you, our members, for being part of the Aloha Pacific FCU 'ohana.

We are grateful to everyone who entered this year's photo contest. Your submissions truly captured the spirit of aloha, and the winning photos will be featured throughout the calendar. Each winning photographer will also receive \$200 deposited into their Aloha Pacific savings account.

Once you pick up your calendar, we'd love to see how you are using it. Share a photo and tag us at @AlohaPacificFCU on Facebook or @apfcu on Instagram so we can celebrate together.

SUPPORTING HAWAII'S KEIKI IN MEDICAL NEED

Aloha Pacific continues to raise funds for the Children's Miracle Network and Kapiolani Medical Center for Women & Children, the only CMN hospital in Hawaii.

This September, our Oahu branch-sonce again hosted in-person bake sales, with all proceeds going directly to support local keiki. With KSSK's Radiothon for Kids kicking off our fundraising campaign, branches are continuing to collect donations through the end of the year.

Members can also contribute through our online fundraising page at alohapacific.com. Let's come together as a community to raise even more for children in medical need.

Aloha Pacific is a longstanding supporter of the Children's Miracle Network, with every dollar raised in Hawaii staying in Hawaii to benefit Kapiolani Medical Center and the keiki it serves.

YOUR NEW ONLINE EXPERIENCE IS HERE

Have you explored the new alohapacific.com yet? Our redesigned website went live this summer, and members are already enjoying a simpler, faster, and more secure online experience.

The site features a clean design, easy-to-use navigation, and improved access from mobile devices. It was created with you in mind, making it easier to check accounts, apply for loans, and find the information you need about products and services.

If you haven't visited yet, now is a great time to take a look. From quick links to online banking to helpful resources that support your financial journey, everything is just a few clicks away.

Visit alohapacific.com today and see what's new.

Below: Aloha Pacific staff volunteers phone banked at KSSK Radio's Kapiolani Radiothon for Kids on September 11.





Aloha Pacific
FINANCIAL GROUP

HOSTED BY:

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

THE BASICS OF ESTATE PLANNING SEMINAR

Speaker: Russell Ota, attorney*

Date: Wednesday, November 5 **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.*

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Aloha Pacific Financial Group, and may also be employees of Aloha Pacific Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Aloha Pacific Federal Credit Union or Aloha Pacific Financial Group. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any
Other Government Agency

Not Credit Union
Guaranteed

Not Credit Union Deposits
or Obligations

May Lose
Value

Aloha Pacific FCU provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Aloha Pacific FCU for these referrals. This creates an incentive for Aloha Pacific FCU to make these referrals, resulting in a conflict of interest. Aloha Pacific FCU is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.



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



REAL ESTATE'S DOG DAYS OF SUMMER

The August 2025 real estate numbers are in, and one thing is clear: Oahu properties are sitting on the market longer before finding a buyer. The "Days On Market" for single-family homes has increased to 22 days, up from 14 days last year. Condos, however, jumped to a whopping 48 days, up from 28 days last year. While median home sale prices have remained flat, the market slowdown for condos may be attributed to increased insurance rates, which can affect maintenance fees and possibly saddle owners with assessment fees. The good news for qualified buyers is a wider selection of properties with the potential to negotiate a lower price. If you are interested in buying or selling a home, your team at Aloha Pacific Premier Realty is ready to help. Contact Principal Broker Reyn Uehara or Realtor Associate Tomomi A. Lawton to learn about our buyers' benefits and sellers' commission discount.



Reyn Uehara
Principal Broker
(808) 383-8072
rjuehara@gmail.com



Tomomi A. Lawton
Realtor Associate
(808) 392-0760
alohatomomilawton@outlook.com

nance fees and possibly saddle owners with assessment fees. The good news for qualified buyers is a wider selection of properties with the potential to negotiate a lower price. If you are interested in buying or selling a home, your team at Aloha Pacific Premier Realty is ready to help. Contact Principal Broker Reyn Uehara or Realtor Associate Tomomi A. Lawton to learn about our buyers' benefits and sellers' commission discount.

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, for current account and loan rates.

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), Robert S. Morita (Vice Chair), Allan Fujimoto (Treasurer), Sheri Kajiwara (Secretary), Geminiano "Toy" Arre Jr., David Takiguchi, and Sam Moku

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

PRESIDENT & CEO: Vince J. Otsuka

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