



## PRESIDENT'S MESSAGE

Vince J. Otsuka

### HAPPY NEW YEAR!

Time really does seem to fly, especially toward the end of a busy year.

We completed the merger with Oahu Federal Credit Union and welcomed its members and its Pauoa branch into the Aloha Pacific ohana.

Newly redesigned and upgraded credit cards were issued and a special new mobile app was launched that gives credit card holders more flexibility and features similar to our Debit Card Control.

Our employees volunteered in a number of community events, including the Honolulu Festival Parade, food distribution for military families, financial reality fairs for high schools, Christmas parades and more.

The new year promises to be just as busy and exciting. Stay tuned!

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## ANNUAL MEETING IS NOW SCHEDULED FOR MARCH 11

Mark your calendars for our March 11 Annual Meeting, which will be a combination online and limited in-person event for the third year in a row. The meeting was listed tentatively for March 13 in our 2025 wall calendar.

CU Ballot, the independent third-party that has conducted our recent Board of Directors balloting and virtual Annual Meetings, will also administer this meeting. The meeting will be called to order at 5 p.m.

Primary members may log in to the meeting at a secure site that will be announced soon. Members must fill in their account/member number and last five digits of their Social Security Number.

All primary members in good standing (at least \$5 in a savings account) are welcome to virtually attend.

The in-person gathering is scheduled to be held at APFCU's corporate offices, 3465 Waialae Avenue, 4th floor. Space is limited to allow for adequate social distancing. A tentative total of 25 in-person attendees will be required to RSVP through a system that will be announced on our website. No food or drinks will be available.

Virtual and in-person attendees will be eligible to win prizes in a random drawing.

Be sure to check [alohapacific.com](http://alohapacific.com) and our Facebook and Instagram for updates.

## DO WE HAVE YOUR CURRENT INFO?

It's a new year, and a great time to make sure we have your current information.

We might need to contact you, or mail you your account statement or alert you by email that your eStatement is ready. We might need to send you a notification letter about a change or update in a product, such as our new Visa® debit cards. Or we want to alert you by email if a branch is temporarily closed because of extreme

weather conditions.

Please keep us updated with your current 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, then mail it in or drop it off at any branch.

Use Hawaii's happiest HELOC  
to pay for anything you need,  
want or do.

Apply at [alohapacific.com](http://alohapacific.com)  
or visit any branch.



## APPLY NOW FOR A SCHOLARSHIP

Our scholarship program is now in its 38th year, offering our primary members a financial boost as they pursue their higher-education goals.

There are two awards programs:

- The Wallace Y. Watanabe Excellence Award, now in its third year, is a \$5,000 scholarship for the most outstanding applicant. This award honors APFCU's former president and CEO who served the credit union for more than 41 years, retiring in 2013. He passed away in September 2020.
- The Masami Oishi Memorial Scholarship program awards \$2,000 each to 15 recipients. Oishi was the credit union's first manager and retired as president and CEO in 1992. He passed away in 2003.

A volunteer panel of APFCU members judges the applicants based on:

- financial need
- academic achievement
- community service and extracurricular activities, which may include employment, sports and recreation, arts, clubs, etc.

The application will be posted at *aloha pacific.com* in January. In addition to the completed application, official transcripts, a one-page letter of intent and a resume are required.

The complete package must be post-marked or delivered to a branch no later than Friday, April 25. Applicants may direct their schools to mail official transcripts directly to APFCU in sealed official envelopes or email a link to the official transcripts, generally requiring a password, to [marketing@alohapacific.com](mailto:marketing@alohapacific.com).

Please note that scholarship awards are restricted to one award per primary member per lifetime so that we may assist as many members as possible. Awards will be sent directly to the recipients' schools.



Eligibility requirements include:

- APFCU primary membership in good standing; at least \$5 in your savings account and no loan delinquencies for at least one year prior to July 21, 2025 (joint account owners and family members who are not primary members are not eligible)

- Enrollment full time in an accredited program, such as an associate, baccalaureate or graduate degree

*Some restrictions apply. See scholarship application for details.*

## ANOTHER HOLIDAY TO REMEMBER

Aloha Pacific FCU employees, family and friends shared the Christmas spirit, marching in and giving out candy at the December 5 Kaimuki Christmas Parade and the December 7 Honolulu City Lights Electric Light Parade.

The weather was fine on both nights, and the crowds were HUGE and awe inspiring.

Aloha Pacific also once again sponsored the amazing Christmas trees that were decorated by city departments and

on display in the Honolulu Hale courtyard as part of the City Lights celebration. We're proud to support the city's annual gift to residents and visitors.



*Our Honolulu City Lights parade contingent included more than 125 marchers and a decked-out lighted trolley.*



*The decorated trees in the courtyard of Honolulu Hale create a magical Christmas scene each year.*



## WELCOME, OAHU FCU!

Mahalo to all who attended the October 4 celebration as Oahu Federal Credit Union's Pauoa branch joined Aloha Pacific FCU's network of branches after the successful merger of the two credit unions.

In addition to a blessing by Kahu Kordell Kekoa, there were light refresh-

ments, enter-to-win drawings, the prize wheel and more – all to welcome Oahu FCU members into the APFCU ohana.

The Pauoa branch, at 2219 Pauoa Road, is open weekdays from 9 a.m. to 5 p.m. All APFCU members may visit the branch for their financial needs.



*Kahu Kordell Kekoa blessed the Pauoa branch to launch the day's festivities on October 4.*

## A NEW YEAR, A NEW CHANCE TO SAVE

The time is NOW to save money for your financial goals, and Aloha Pacific FCU's certificates can help.

Our 4.00% APY\* 6-month certificate is just one of the options. Open a certificate online at [alohapacific.com](http://alohapacific.com) or at the branch nearest you.

And don't forget that our Refer a

Friend and Direct Deposit promotions are still happening. Find out more at [alohapacific.com/whats-new](http://alohapacific.com/whats-new).

\*Annual Percentage Yield (APY) Certificate offer effective 12/1 and may be modified or canceled at any time. Membership (\$5 in regular savings) required. Penalty for early withdrawal. Other restrictions may apply. See branch for details, and for other available rates and terms.



## IRA CONTRIBUTIONS

Tax season will be here before we know it, so please note: You can still make 2024 IRA contributions up until the April 15, 2025, tax filing deadline.

For those under 50 years old, the limit is \$7,000. For those 50 and older, the limit is \$8,000. Contributions apply to both traditional and Roth IRAs.

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

## ANNUAL REPORT TO BE PUBLISHED IN FEBRUARY

Aloha Pacific FCU's Annual Report, which includes management's message on the achievements of 2024 and the outlook for the future and financial statements, is scheduled to be available by mid February.

The report will be posted online at [alohapacific.com](http://alohapacific.com) ([alohapacific.com/about-us#annual-reports](http://alohapacific.com/about-us#annual-reports)) and a limited amount of paper copies will be available at the branches.

Watch for updates at [alohapacific.com](http://alohapacific.com) and our social media.

## NOTICE TO MEMBERS

The Supervisory Committee of the Credit Union has engaged Moss Adams 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 December statement, and should there be any discrepancy, please provide a written response indicating the difference to: Moss Adams LLP, 601 W Riverside Ave., Suite 1800, Spokane, WA 99201

Reminder: As always, be wary of fraud attempts. Aloha Pacific will NEVER contact you by email, text or phone to ask for your personal or account information.

## DEBIT AND ATM CARDS – NEW LOOK, MORE FEATURES

Newly redesigned vertical debit and ATM cards will be sent to card holders as their current cards expire. This will be a gradual rollout, very different from the new credit cards, which were re-issued all at once to card holders.

- Your card number(s) will not change.
- If you received a reissued debit or ATM card and you have not already activated it, please do so as soon as possible.

Beginning February 10, the activation phone number on the card sticker will be deactivated.

More information about the debit card program, including the new designs, will be on our website, [alohapacific.com](http://alohapacific.com). Stay tuned for details about reward program changes and enhanced features through online and mobile banking.

## SAVE THE DATE: FEBRUARY 25 VIRTUAL SEMINAR

Aloha Pacific Financial Group and Estate Planning Partners are presenting an online seminar.

- Topic: “When a Loved One Passes”
- When: Tuesday, February 25, at noon
- Speaker: Michelle Ogata, attorney
- Cost: FREE

One of the most frequently asked questions when a loved one passes is: What do I do now? Join us for a free webinar to gain a better understanding of the duties and responsibilities involved when you lose a loved one.

Details, including how to sign up, will be announced on the website, [alohapacific.com](http://alohapacific.com). Stay tuned!



Michelle Ogata



**Aloha Pacific**  
FINANCIAL GROUP



## WISHING YOU A WONDERFUL 2025!

Happy New Year, APFCU ohana!

On behalf of your Aloha Pacific Premier Realty agents, we wish you a happy, safe, and successful 2025!

For those of you who are interested in buying or selling a property in



Reyn Uehara  
Principal Broker  
(808) 383-8072  
[rjuehara@gmail.com](mailto:rjuehara@gmail.com)

2025, contact me for an update on the real estate market and how it can affect your goals.

Don't forget that we offer our sellers a discounted commission, while buyers receive a \$500 gift certificate upon a successful closing.

Hau'oli Makahiki Hou!

## ALOHA PACIFIC FCU

[alohapacific.com](http://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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Federally Insured  
by NCUA

## CURRENT RATES

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

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