



PRESIDENT'S MESSAGE

Vince J. Otsuka

Happy New Year! Thank you for being part of Aloha Pacific.

In 2026, we celebrate 90 years of service. This anniversary reflects what members have built with us over generations. Trust. Relationships. A credit union focused on people.

Over the past year, we made progress to better serve you. We invested in our operations and service tools to keep banking accessible, responsive, and easy to use. We also strengthened how we support members with clear guidance and practical resources, so you feel confident making financial decisions.

This year also brings a meaningful transition. Chief Operating Officer Barbara Carvalho is retiring after more than 40 years in Hawaii's financial services industry, including seven years with Aloha Pacific. Barbara's steady leadership and commitment to people shaped our team and strengthened the service members receive every day. We are grateful for her many contributions, and we wish her well in this next chapter.

Our Rebels CU branch will be opening this month on the UNLV campus. We are excited that this collaboration with the school's Institute for Financial Literacy & Wellness will enable us to offer financial services and education to benefit students now and into their futures.

We are also planning anniversary activities throughout 2026 at our branch locations: Oahu, Kahului, Kekaha and Henderson. Watch for updates and ways to join us as the year unfolds.

Thank you for your trust. We look forward to serving you in the year ahead and celebrating this milestone with you.



Vince J. Otsuka
President & CEO

90 YEARS OF ALOHA

In 2026, we celebrate 90 years of service. This milestone reflects what members have built with us over generations. Trust. Relationships. A credit union focused on people.

Since our founding in 1936, Aloha Pacific has grown alongside Hawaii, guided by a simple belief. When we take care of people, our community grows stronger. What began as a small, member-focused financial cooperative has become a trusted credit union serving generations of families.

Over nine decades, we adapted through economic shifts, expanded services, and embraced new technology to meet chang-

ing needs. Through every change, our commitment stayed the same. Trusted financial guidance. Accessible services. Support that helps members reach their goals.

This anniversary is also a chance to come together. We are planning ways to recognize this milestone throughout the year at our Oahu, Maui, Kauai and Las Vegas locations, and look forward to sharing opportunities for members to take part as plans move forward.

Thank you for being part of our story. We look forward to celebrating 90 years of aloha with you and continuing to serve you in the years ahead.

Special 90th Anniversary Share Certificate

3.50%^{APY*}

7-month term

\$1,000 minimum

We have IRA Certificates too!
Traditional, Roth, Coverdell Education

Limited-time offer



*Annual Percentage Yield = APY. Membership (\$5 in regular savings) required. Special Certificate offer valid from 1/1/26 through 1/31/26 and may be modified or canceled at any time without prior notice. Personal Certificates only. Penalty for early withdrawal. Fees may reduce earnings. Upon maturity, this certificate will automatically renew at the prevailing rate for a 6-month share certificate. Other restrictions may apply. See branch for details, and for other regularly available rates and terms.

Federally insured by NCUA 

EMPLOYEE SPOTLIGHT: CELEBRATING BARBARA CARVALHO

As she enters a well-earned retirement, Aloha Pacific FCU honors Barbara Carvalho for more than 40 years of leadership in Hawaii's financial services industry.



Barbara began her career in 1980 as a teller at Central Pacific Bank. Over the years, she advanced through leadership roles, oversaw statewide branch opera-

tions, and helped guide major system improvements. She also played a key role in the merger of Central Pacific Bank and City Bank.

After nearly three decades at Central Pacific Bank, Barbara continued her work at HawaiiUSA Federal Credit Union before joining Aloha Pacific in 2018. She later stepped into the role of Chief Operating Officer, leading internal operations across electronic services, online and mobile banking, marketing, product development, facilities, and credit union acquisitions.

Barbara is respected for her leadership. She identified potential early, encouraged growth, and supported her teams with consistency and care. Many leaders in the industry credit her mentorship and guidance for shaping their careers. Her influence shows in the culture she helped build and the service members receive every day.

We are grateful for Barbara's many contributions to Aloha Pacific FCU and to the financial services community in Hawaii. We wish her the very best in this next chapter.

APPLY NOW FOR A SCHOLARSHIP

Our scholarship program is now in its 39th 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 fourth 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 postmarked or delivered to a branch no later than Monday, March 30. 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*. 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 June 22, 2026 (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.

SMART MONEY REMINDERS

A new quarter is a good time to check in on your money goals and your financial safety. These reminders offer simple ways to stay on track.

National Financial Wellness Month – January

- Start the year with a quick financial check in. Review your budget, set one or two priorities, and make a plan for saving, credit, or debt

National Savings Day – February 2

- Small habits make a difference. Consider setting up or increasing an automatic transfer to savings, even a modest amount.

National Consumer Protection Week – March 2–8

- Scams change fast. Take time to update passwords, turn on account alerts, and review recent transactions. Visit *www.alohapacific.com* for fraud prevention tips and resources.

ANNUAL MEETING IS SCHEDULED FOR MARCH 17

Mark your calendars for our March 17 Annual Meeting, which will be a combination online and limited in-person event for the fourth year in a row. 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 and our Facebook and Instagram for updates.

COMING SOON – REBELS CU BRANCH

Look for our new Rebels CU branch opening on the UNLV campus in the Institute for Financial Literacy & Wellness this month. Stay tuned for details on the grand opening celebration!



REBELS CU
A Division of Aloha Pacific Federal Credit Union

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

Apply at alohapacific.com or visit any branch.

MARCHING INTO THE HOLIDAYS

We were glad to take part in two community parades during the holiday season and spend time with neighbors across the island.

On Saturday, Nov. 29, our team joined the Honolulu City Lights Parade in Downtown Honolulu. The streets were filled with music, lights, and cheering families, and it was a fun way to kick off the season and celebrate together.

The celebration continued on Thursday, Dec. 4, at the Kaimuki Christmas Parade. Team members waved to familiar faces and shared smiles with keiki and kūpuna along the route. It was a meaningful way to be part of a long-standing neighborhood tradition.



ANNUAL REPORT TO BE PUBLISHED IN FEBRUARY

Aloha Pacific FCU's Annual Report, which includes management's message on the achievements of 2025 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 (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 and our social media.



Honolulu City Lights Parade.



Kaimuki Christmas Parade.

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 – 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.



AVOID SCAMS AND STAY VIGILANT



There has been a rise in scammers masquerading as our (808) 531-3711 phone number on Caller ID. Don't fall for it!

We will NEVER call, text or email asking for your account or password information. If you have any questions or concerns, call us directly at (808) 531-3711.

Con artists and scammers are nothing new, but with today's online tools, they are more prolific and clever.

- Be wary of random texts or emails claiming to be about purchases you never made.
- If someone calls, claiming to be from

the APFCU "Fraud Department" and asks you to re-set your password, DO NOT FALL FOR IT. This is a SCAM. APFCU does not have a Fraud Department. Hang up and call us directly at (808) 531-3711 or visit a branch to verify your account.

Remember: We will NEVER call to ask for your account information.

If you have any doubts about strange texts, emails or phone calls regarding your account, please call our Contact Center at (808) 531-3711.



HAPPY NEW YEAR FROM ALOHA PACIFIC PREMIER REALTY



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

As we ring in the new year, Aloha Pacific Premier Realty wishes our members a happy and prosperous 2026! The real estate market has gone through some changes lately, along with high mortgage rates and increased HOA fees. These road-

blocks can be confusing for first-time buyers as well as seasoned homeowners. If you're interested in buying or selling a property, our team of agents is ready to help. If you have questions or just need encouragement, contact our principal broker, Reyn Uehara, at (808) 383-8072 or rjuehara@gmail.com for a no-obligation consultation. And remember, we also offer special discounts for sellers and incentives for buyers. Happy New Year!

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.

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–Thursday: 8 am–4 pm | Friday: 8 am–5 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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