



PRESIDENT'S MESSAGE

Vince J. Otsuka

Aloha and mahalo for being part of our Aloha Pacific FCU 'ohana.

In this issue of *AlohaLine*, we're sharing a few ways we've been putting our mission into action—whether it's helping students plan for their future or supporting local families right here at home.

We're especially excited about our newest collaboration with the University of Nevada, Las Vegas. Together, we'll be opening an on-campus branch in the UNLV Institute for Financial Literacy & Wellness. It's a great opportunity to connect with the next generation of members and provide real-life financial experience to college students. We've always believed that financial education is key, and this new branch helps us further extend that mission beyond Hawai'i.

Closer to home, we've been honored to give back through donations that support pediatric care at Kapi'olani Medical Center and help make homeownership more accessible through the Hawaii Home-Ownership Center. And our team had a blast hosting another Get REAL Financial Reality Fair at McKinley High School—where students got a taste of budgeting in the real world (and a few surprises along the way!).

As always, we're grateful for your trust and membership. We hope you'll take a moment to explore the latest updates and resources in this issue of *AlohaLine*—including our 2026 photo contest and tips to check in on your finances this August.

Wishing you a safe, fun summer.

CELEBRATE 90 YEARS OF ALOHA – ENTER OUR 2026 CALENDAR PHOTO CONTEST!

In 2026, Aloha Pacific FCU celebrates 90 years of service to our members and community—and we want you to help us mark the milestone.

This year's photo contest theme is “90 Years of Aloha” and we're inviting you to show us what aloha means to you. Whether it's a quiet moment in nature, a family gathering, a meaningful tradition, or everyday acts of kindness, we want to feature the ways you live and share aloha in your life.

Twelve winning photos will be featured in our 2026 wall calendar, and each selected photographer will receive \$200.

Here's how to enter:

- Submit your best high-resolution photo in horizontal/landscape format.
- Include a short paragraph about how your photo represents the theme “90 Years of Aloha.”
- Go to alohapacific.com for official rules and the entry form.
- Email entries only—printed photos will not be accepted.

The contest is open to all Aloha Pacific FCU primary members and joint account owners, regardless of age. Entries must be submitted by Monday, September 8, and the winning photographers will be announced in late October.



NOTICE OF CHANGE TO FUNDS AVAILABILITY POLICY

Effective July 1, 2025, we are updating the Aloha Pacific Federal Credit Union funds availability policy in accordance with amendments to Regulation CC, which require periodic inflation adjustments to certain dollar thresholds.

What's Changing: The amount that may be available for withdrawal on the same business day for certain check deposits will increase from \$225 to \$275; and the threshold for exception holds (e.g., large deposits, new accounts, repeated overdrafts) will increase from \$5,525 to \$6,725.

What this means for you: More of your deposited funds may be available sooner, and the thresholds for delayed availability will be adjusted accordingly.

The document also accompanies this newsletter and copies are available at the branches. If you would like a copy of the complete Agreements and Disclosures, please see branch staff.

ALOHA PACIFIC HEADS TO COLLEGE WITH A NEW BRANCH AT UNLV

Big news from the desert! Aloha Pacific Federal Credit Union is teaming up with the University of Nevada, Las Vegas to open a new branch right on campus.

Opening in fall 2025, the new branch will offer banking services to more than 30,000 students and 4,000 faculty and staff. It will also create paid internship opportunities for student employees, giving

them valuable, real-world experience in financial services.

Located inside UNLV's Institute for Financial Literacy & Wellness, the new branch will support the school's financial education efforts through workshops, resources, and events designed to help students build strong money habits.

The branch will also launch the Rebel

with Aloha student ambassador program, giving students the chance to support their peers while gaining leadership experience.

With this new location, Aloha Pacific will operate 12 branches—10 in Hawai'i, one in Henderson, Nevada, and now one at UNLV—welcoming even more members into our growing credit union 'ohana.

McKINLEY STUDENTS GET A REALITY CHECK ON ADULTING

“Why is everything so expensive?”

“I didn't know insurance cost this much!”

“Next time, I'm skipping the sports car.”

These were just a few of the lessons learned at McKinley High School's Get REAL Financial Reality Fair, presented by Aloha Pacific FCU in April as part of National Financial Capability Month.

The interactive event put juniors and seniors in real-life financial scenarios—complete with a job, salary, and sometimes a spouse and kids. Their mission? Stay on budget while covering all of life's expenses: housing, transportation, groceries, insurance, cell phone plans, and more.

To make things more unpredictable (just like real life), students spun the infamous Wheel of Reality. Some gained bonus cash for doing good deeds, while others were hit with surprise expenses like car repairs or new additions to the family.

Could they resist overspending? Would they splurge on a luxury car or play it safe with a used sedan? Were they prepared for the true cost of everyday life? Most left with a new appreciation for budgeting—and a few laughs along the way.

Mahalo to the students and staff of McKinley High and the Aloha Pacific FCU team for helping make this financial literacy event a success!





WE'RE EXCITED TO SHARE THIS WITH OUR MEMBERS

Aloha Pacific FCU has been recognized on the Forbes list of America's Best-In-State Credit Unions 2025. This prestigious award is presented in collaboration with Statista, the world-leading statistics portal and industry ranking provider.

We couldn't have achieved this recognition without our members' amazing support, and we celebrate this milestone with you. Mahalo for trusting us as your financial partner.

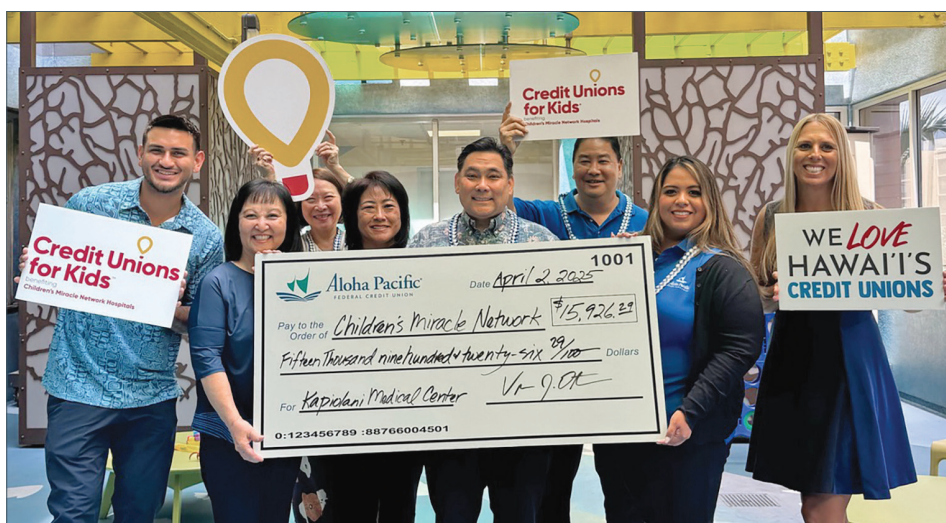
America's Best-In-State Credit Unions 2025 aims to showcase the institutions most valued by residents in each state and to recognize the credit unions that have excelled in meeting the unique needs and expectations of their local communities. The ranking is based on an independent survey of over 26,000 customers in the U.S. and the complete award list can be viewed on the Forbes website.



SUPPORTING PEDIATRIC CARE AT KAPI'OLANI

Aloha Pacific FCU recently donated nearly \$16,000 to the Children's Miracle Network in support of Kapi'olani Medical Center for Women & Children. The

funds will help provide essential treatments, equipment, and support services for Hawai'i's keiki and their families.



Pictured from left to right: Joseph Block, Program Director, Kapi'olani Children's Miracle Network; Joan Kanemori, VP of Patient Services and Chief Nurse Executive, Kapi'olani Medical Center for Women & Children; Lori Kurokawa, APFCU Marketing Manager; Tina Kobatake, APFCU Director of Recruitment and Employee Engagement; Vince Otsuka, President and CEO of APFCU; Brian Desaki, APFCU Director of Sales; Natasha Golden, APFCU Business Development Manager; Amanda Price, Director of Philanthropy, Hawai'i Pacific Health.



CHECK IN ON YOUR FINANCES THIS AUGUST 14

National Financial Awareness Day is a great time to check in on your money goals. Are you saving regularly? Could your credit use a boost? Thinking about buying a home or starting a retirement plan?

Wherever you are in your financial journey, we're here to help. From budget tools and savings tips to expert guidance, Aloha Pacific FCU has your back—every step of the way.

Follow us on social media and visit alohapacific.com for content and resources that make managing your money simpler, smarter, and more rewarding—year-round.

SUPPORTING LOCAL HOMEOWNERSHIP

We also presented a \$6,250 donation to the Hawaii HomeOwnership Center to help more local families prepare for and achieve the dream of homeownership.

We're proud to have applied for matching funds through the Federal Home Loan Bank's Member Impact Fund to further amplify the impact of this gift.



Pictured are Vince Otsuka, Aloha Pacific FCU President and CEO and Reina Miyamoto, Hawaii HomeOwnership Center Executive Director.



O'AHU REAL ESTATE MARKET TREND CONTINUES

Although prices in O'ahu's housing market showed modest increases in May 2025, overall sales declined compared to the same period last year. Single-family home sales were down 5.6%, while condominium sales dropped by 21.8%.

High interest rates and inflation continue to influence the market. In particular, rising maintenance fees and insurance costs have added pressure to the condo segment. The median



Reyn Uehara
Principal Broker
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sales price for single-family homes increased 8.3% to \$1,175,000. Condo prices also rose slightly, up 1% to \$500,000.

Despite the slower pace of sales, qualified buyers may benefit from reduced competition and steady inventory levels across the island.

Aloha Pacific Premier Realty offers exclusive incentives for Aloha Pacific FCU members, including reduced seller's commissions and special buyer benefits. For more information, contact Principal Broker Reyn Uehara at (808) 383-8072 or rjuehara@gmail.com.

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, 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 Lumina 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

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PRESIDENT & CEO: Vince J. Otsuka

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