



**Hawaii
National Guard**
CREDIT UNION

A DIVISION OF ALOHA PACIFIC FEDERAL CREDIT UNION

SERVICE THE BEST

JULY 2017

SHAREOWNER



A MESSAGE FROM JOSIE

Jozet "Josie" Yoshitake
Regional Manager, HNGCU

Well, it has been two exciting months since we partnered with Aloha Pacific FCU.

I hope you are enjoying the new benefits and incredible offers they have provided to our members. If you haven't already, please sign up for online services and the mobile app and don't hesitate to take advantage of the loan specials.

This first-in-Hawaii partnership has already proven valuable, and your staff of Susan, Aileen, Lennie and Junnette can guide you if you have questions.

Thank you again for your dedication as we forge on with building your Hawaii National Guard CU into one of Hawaii's best with APFCU resources.

Aloha,



Aloha Pacific
FINANCIAL GROUP

◆ Save the Date: August 31 ◆

THE BASICS OF ESTATE PLANNING

at Honolulu Country Club

a seminar featuring Russell Ota, attorney

HOSTED BY

Chad R. Kuniyama, Financial Advisor / CPA, CFP®
& Jasen Ishihara, Financial Advisor / CFS

Watch for more details
in next month's newsletter

Please call Vikki at 539-0139
for information and to RSVP

Tap the Equity in Your Home

APFCU's happy HELOC just got a lot happier with new rates and terms:

✿ 0.50% APR for one year

OR

✿ 2.50% APR for three years

OR

✿ 3.50% APR for five years

✿ Make interest-only payments for the first 10 years

✿ After the initial term (one, three or five years), the APR is variable – the current indexed rate is 4.25% APR

✿ No annual fee

✿ Receive up to \$500 in closing costs

This is THE time to consolidate high-interest debt, renovate your kitchen or bathroom, install photovoltaic panels, pay for school tuition, finally take that dream vacation. Think of the possibilities when you let your home's equity work for you.

Save time when you apply online at alohapacific.com or hngcu.com! Or visit any APFCU or HNGCU branch. Call 808-531-3711 for more information.



Hawaii's *happiest* HELOC just got happier.

**Rates effective 6/1/17 and subject to change. Program may be modified or canceled at any time. Membership (\$5 in Regular Savings) required. Subject to credit approval. APR = Annual Percentage Rate. HELOC offer is a promotional rate of 0.50% APR for 12 months OR 2.50% APR for 36 months OR 3.50% APR for 60 months. After your chosen initial period, the APR is variable and subject to change, based on the Prime Rate published in the Wall Street Journal, with no added margin, and adjusted quarterly (3.75% minimum & 18.00% maximum). Program is a 10-year draw with interest-only payments and 20-year amortization period. Maximum line: \$250,000. Applies to owner-occupied properties with required homeowner's and hurricane insurance; flood insurance required if property is located in flood zone. Maximum loan-to-value of 80% in Hawaii; maximum loan-to-value of 70% in Nevada. Estimated 3rd party fees (ALTA policy, appraisal, trust review & attorney, etc.) for a \$250,000 HELOC are \$250 to \$3,800. APFCU offers up to \$500 closing credits against all 3rd party fees with an initial draw of \$10,000 or more at closing; all closing credits paid by APFCU must be reimbursed if the loan is closed before 36 months from the opening date. Some restrictions may apply. See branch for details on applicable fees, and for other available rates and terms.*

HELOC offered by our partner APFCU.

Surveys Begin in August

Beginning next month, HNGCU members will be surveyed by Market Trends Pacific Inc. as part of our continuing efforts to provide excellent service. You may be surveyed, by phone call or email, after a transaction at one of our branches.

Market Trends Pacific will be provided only your name, phone number,

email address and the date of the transaction. They WILL NOT ask you for confidential or account information.

This survey is optional, but we hope you will participate because your feedback can help us improve our products and service.

If you have any questions, please contact us 808-737-5714 or 808-531-3711.

Follow Aloha Pacific FCU's Social Media

Now that we've partnered with Aloha Pacific FCU and can take part in all its events and utilize all its services, be sure to:

★ LIKE APFCU's Facebook page: facebook.com/AlohaPacificFCU

★ follow APFCU's Twitter feed and Instagram: @apfcu

for the latest news and updates.



Enter our 2018 Calendar Photo Contest

“Journeys” is the theme of our 2018 wall calendar, and we’re hoping you, our members, will share your best photos of your most memorable vacation or staycation.

The top 12 photos will be featured in the calendar and the photographers will each win \$200.

The photo contest begins July 12. Email your entries to photocontest@alohapacific.com. Photos must be high resolution and in horizontal/landscape form. Each entry must include a paragraph describing the photo and why your adventure was so memorable.



The contest is open to all Aloha Pacific FCU and Hawaii National Guard CU members and joint account owners.

Deadline to enter: August 31.

Go to alohapacific.com or hngcu.com for all the details and the entry blank.

August 19 Family Day at Wet ‘n’ Wild!

We’re celebrating APFCU’s 80th anniversary with a very special August 19 Family Day at the Wet ‘n’ Wild water park in Kapolei!

The ticket price is very special, too – just \$15 for each primary member and \$20 for a primary member’s joint account owner and/or guests (limited to five \$20 tickets).



The event includes:

- ★ Admission from 4 p.m.
- ★ All the rides until 9 p.m.
- ★ A buffet of barbecue chicken, hot dogs, chili, rice, tossed salad and watermelon and soft drinks during dinner
- ★ Free screening of this year’s live-action blockbuster “Beauty and the Beast”
- ★ Free video karaoke at the Sweet Spot Bar.

Reserve your tickets now at any APFCU or HNGCU branch. Go to the websites – alohapacific.com or hngcu.com – for more information and the ticket order form. Space is limited, so don’t wait! Please note that the parking fee at the water park is \$8 per vehicle.

Mobile Wallet Offers Even More Convenience

You asked for it, we’ve got it.

APFCU’s new Mobile Wallet service lets you use your mobile device (smartphone, smartwatch, tablet) for digital payment at merchants that accept Android Pay™, Apple Pay™ or Samsung Pay™.

It’s secure and private because your card’s full details are never shared during a

transaction. And it’s free!

Once you’ve added your debit card or Visa® Platinum credit card to your Mobile Wallet, making a purchase can be as easy as just placing your device next to the payment terminal.

Go to hngcu.com for all the details.

HAWAII NATIONAL GUARD CU

A DIVISION OF ALOHA PACIFIC FCU

DIAMOND HEAD

3949 Diamond Head Road, Honolulu, HI 96816
(808) 737-5714, toll free, 1-877-218-6906
Monday–Friday: 8:30 am–3:30 pm

KALAELOA

91-1179 Enterprise Avenue, A104, Kapolei, HI 96707
(808) 682-0400, toll free, 1-877-218-6906
Tuesday–Thursday: 9 am–2 pm

ALOHA PACIFIC FCU

MAIN BRANCH

832 South Hotel Street, Honolulu, HI 96813
(808) 531-3711 Phone • (808) 531-0916 Fax
Monday–Friday: 7:30 am–5 pm

FORT STREET

988 Fort Street Mall, Honolulu, HI 96813
(808) 531-3711 Phone • (808) 539-0226 Fax
Monday–Friday: 7:30 am–5 pm

KAILUA

200 Hamakua Drive, Suite B6, Kailua, HI 96734
(808) 531-3711 Phone • (808) 539-0276 Fax
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

KAIMUKI

3625 Harding Avenue, Honolulu, HI 96816
(808) 531-3711 Phone • (808) 539-0256 Fax
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

KAPOLEI

1001 Kamokila Boulevard, Suite 104, Kapolei, HI 96707
(808) 531-3711 Phone • (808) 539-0266 Fax
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

WAIKELE

94-799 Lumiaina Street, Unit 2-A2, Waipahu, HI 96797
(808) 531-3711 Phone • (808) 539-0216 Fax
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

WAIMALU

98-1277 Kaahumanu St., Ste. 132, Aiea, HI 96701
(808) 531-3711 Phone • (808) 539-0206 Fax
Monday–Friday: 9 am–6 pm
Saturday & Select Holidays: 9 am–2 pm

HENDERSON

9555 S. Eastern Avenue, Suite 150, Las Vegas, NV 89123
(702) 776-6900 Phone • (702) 776-6906 Fax
Monday–Friday: 9:30 am–5:30 pm
Saturday: 9:30 am–2 pm

BOARD OF DIRECTORS: Gary Iwai (Board Chair), Stan Inamasu (1st Vice Chair), Allan Fujimoto (2nd Vice Chair), Darwin Hamamoto (Secretary), Robert S. Morita, Sam Moku and Geminiano “Toy” Arre Jr.

SUPERVISORY COMMITTEE: Ann Sakurao (Chair), Ted Takahashi (Vice Chair), Diane Murata (Secretary), Ben Dimond and Howard Okamoto

PRESIDENT & CEO: Vince J. Otsuka

Letters and other correspondence for APFCU’s Supervisory Committee should be mailed to P.O. Box 1377, Aiea HI 96701.

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CURRENT RATES

Please call (808) 737-5714, visit any HNGCU branch or www.hngcu.com for our current account and loan rates.

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

