



**Hawaii  
National Guard**  
CREDIT UNION

A DIVISION OF ALOHA PACIFIC FEDERAL CREDIT UNION

SERVICE THE BEST

OCTOBER 2017

# SHAREOWNER



## A MESSAGE FROM JOSIE

Jozet "Josie" Yoshitake  
Regional Manager, HNGCU

Happy almost the Holidays! Don't those words sound scary and conjure up feelings of rushing to get things done before 2017 is gone?

Thank you to all the dedicated Hawaii National Guard CU members for your feedback about our new partnership.

Our goal is always to make things right while enhancing your membership.

Just a reminder: Our new routing number is 321379148. Also, please use the mailing address of 832 South Hotel Street, Honolulu HI 96813.

You can still reach me, Sue and Aileen at 737-5714 and Lennie and Junnette at 682-0400.

Aloha,

## BOD Nomination Application is Online

Planning to run for a seat on APFCU's Board of Directors? Go to [hngcu.com](http://hngcu.com) now to download the nomination application.

There are two ways to become a candidate:

- ★ Send your application to the Nominations and Elections Committee by December 5.
- ★ Apply by petition with at least 470 signatures of HNGCU or APFCU members by January 5.

## Credit Union Day is October 19

Visit any Hawaii National Guard or Aloha Pacific FCU branch on International Credit Union Day, Thursday, October 19.

We'll have cake, prize drawings and a gift for primary members, with transaction, while supplies last. Go to [hngcu.com](http://hngcu.com) for details.

## Benefiting Island Keiki



**Children's  
Miracle Network  
Hospitals'**

We are proud to support APFCU's bake sales, benefiting Kapiolani Children's Miracle Network.

APFCU's Main branch, pictured below, hosted a bake sale in September and will host another on October 13. Kailua, Kaimuki (with HNGCU's Diamond Head branch participating) and Waikale branches also hosted bake sales last month. Mahalo to our staff and members for contributing time and money to this great cause.

Go to our website, [hngcu.com](http://hngcu.com), or APFCU's Facebook page for a schedule of upcoming bake sales.

### Recipes for a Good Cause

APFCU is planning a cookbook as part of its 80<sup>th</sup> anniversary celebration, with proceeds going to the Kapiolani Children's Miracle Network.

Members, you can be part of this benefit effort: Send in your tried-and-true family recipes and a short paragraph about your recipe.

Email your recipes to [cookbook@alohapacific.com](mailto:cookbook@alohapacific.com) by Thursday, November 9.

Go to [hngcu.com](http://hngcu.com) for all the details. Mahalo!



APFCU's Kristie Pone and Denise Locquiao watched over the goodies at Main branch's September 15 bake sale.

## Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- ★ Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- ★ Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- ★ Plus, get a **\$50** loyalty cash reward **every year** for every line

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



Follow Aloha Pacific FCU's Social Media





**Aloha Pacific**  
FINANCIAL GROUP

BY POPULAR DEMAND  
2 SEMINARS IN 1

# Medicare 101 & Retirement Income Planning

Wednesday, November 1, 2017 | Honolulu Country Club

**HOSTED BY:** Chad R. Kunihsa, Financial Advisor / CPA, CFP®  
Jasen Ishihara, Financial Advisor / CFS

**REGISTRATION:** 9:00 am – 9:20 am | **PRESENTATION:** 9:30 am – 11:00 am  
**COST:** FREE\* with \$15 deposit per person

## 1 Medicare 101

*Presented by Richard Storaasli of AARP*

If you aren't familiar with Medicare and other resources that are available or if you want to brush up on what you already know, this seminar is for you.

## 2 Retirement Income Planning

*Presented by Joshua Lutzker of Fidelity Investments*

Learn about important elements to consider when creating your personal retirement income strategy to meet your retirement goals.

FREE refreshments and ample parking.  
Call Vikki at 539-0139 to RSVP (before you send payment)  
and for more information.  
RSVP by October 30; seats are limited.

\*Deposit will be refunded at the door, but non-attendance forfeits deposit.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured • No Credit Union Guarantee • May Lose Value

Aloha Pacific Financial Group, Aloha Pacific Federal Credit Union, AARP and LPL are separate entities. Aloha Pacific Federal Credit Union and Aloha Pacific Financial Group are not registered broker/dealers.

## Ask About Our Autumn Loan

It's a new season, and time for a fresh look at financing all the big and little projects you've planned for the rest of the year.

Right now, we're offering an Autumn Loan with a rate that's as low as 1.99% APR\* with terms up to 12 months. This includes a 0.24% reduction for automatic payments from an HNGCU or APFCU account. Monthly payments on a \$2,500 loan could be as low as \$210.76 for 12 months.

This offer is for new loans only; no refinancing of existing HNGCU or

APFCU loans. Minimum loan amount: \$1,500; maximum: \$30,000.

Other terms and rates are also available.

Save time by applying online at [hngcu.com](http://hngcu.com), visit any branch or call 808-737-5714 for all the details.

\*Personal term loan offers valid 10/1/17 and may be modified or canceled at any time. APR = Annual Percentage Rate. Other restrictions may apply. Membership (\$5 in Regular Savings) required. Your loan approval and APR are based on credit-worthiness. See branch for details on applicable fees and terms.

## CURRENT RATES

Please call (808) 737-5714, visit any HNGCU branch or [www.hngcu.com](http://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.

## 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. 143, 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 (1<sup>st</sup> Vice Chair), Allan Fujimoto (2<sup>nd</sup> 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.

Shareowner is published by the Hawaii National Guard CU. Articles are for information only, not individual advice. Consult with your attorney, accountant, financial advisor or other professional regarding your situation. Copyright ©2017

