



**Hawaii  
National Guard**  
CREDIT UNION

A DIVISION OF ALOHA PACIFIC FEDERAL CREDIT UNION

SERVICE THE BEST

JULY 2018

# SHAREOWNER



## A MESSAGE FROM JOSIE

Jozet "Josie" Yoshitake  
Regional Manager, HNGCU

Happy Summer 2018!  
Let the HNG credit union help you enjoy the summer with a vacation loan.

Pack up the family and consider a fun staycation, Disneyland or, of course, Las Vegas! Just complete an application online and someone will contact you shortly to finish the process.

And make sure you have our debit and credit card to help you enjoy the summer even more.

I hope you are taking advantage of all the fantastic services our partnership with Aloha Pacific has brought you. HNGCU and staff are still the same – just super-sized now.

Never hesitate to contact Josie, Sue, Aileen, Lennie or Junnette with any concerns.

Much aloha,

## TWO FREE SEMINARS ABOUT LAS VEGAS

APFCU is hosting a pair of free seminars about investing in and relocating to Las Vegas:

- ★ Monday, July 23: 6:30–8:00 p.m. at Kailua branch
- ★ Tuesday, July 24: 5:30–7:30 p.m. at Main branch

Both will feature Randy Hatada, broker/owner of Xpand Realty and Property Management of Las Vegas.

Please RSVP by July 18 to [info@xpandrealty.com](mailto:info@xpandrealty.com)

## Family Day August 18 at the Water Park



Mark your calendars for our next Family Day, Saturday, August 18, at the Wet 'n' Wild water park in Kapolei.

Specially discounted tickets are 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.
- ★ Rides until 9 p.m.
- ★ A dinner buffet of barbeque chicken, kalua pork, white rice, tossed green salad and fruit and soft drinks
- ★ Free screening of the superhero blockbuster film "Black Panther"

Reserve your tickets now at any HNGCU or APFCU branch. Go to the website – [hngcu.com](http://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 (free for Wet 'n' Wild Gold Pass members).

For more information, call 539-0151.

*By agreeing to attend this event, attendees assume all risk of personal injury and loss of property. All attendees must adhere to the park's safety rules. Parents/guardians are responsible for the supervision of their minors at all times.*

## Remote Check Deposit Reminder

Members, when you use our mobile app to deposit checks, please note that you must endorse the back of your checks with your signature and the notation:

**For APFCU mobile deposit only**

If your check does not contain your signature and this complete notation, it will not be accepted, which would delay the funds availability.



Follow Aloha Pacific FCU's Social Media





HOSTED BY:  
Chad Kunihisa, Financial Advisor/CPA, CFP® &  
Jasen Ishihara, Financial Advisor/CFS

## The Basics of Estate Planning

**Speaker:** Russell Ota, attorney\*  
**Date:** Thursday, August 16 **Location:** Honolulu Country Club  
**Registration:** 9:00 am – 9:20 am  
**Seminar:** 9:30 am – 10:30 am  
**Cost:** FREE with \$15 per person deposit; light refreshments and ample parking (Deposit will be refunded at the door, but non-attendance forfeits deposit)



### Have you ever wondered:

- ★ Who will get my assets when I'm gone?
- ★ What happens if I'm incapacitated?
- ★ Do I have my advance health-care directives in order?

Aloha Pacific Financial Group invites you to an estate-planning seminar that will help answer these questions and more. Sign up today; seats are limited.

**Checks payable to:**  
Aloha Pacific FCU  
Attn: Vikki Kaya-Lao  
832 South Hotel St.  
Honolulu, HI 96813

**Call Vikki at 539-0139 to RSVP (before you send payment) and for more information.**

*\*Russell Ota is not affiliated with Aloha Pacific FCU or Aloha Pacific Financial Group.*

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

## Summer Heats Up The Housing Market

Summer is here and that means the housing market is in full swing.

Now here's even better news: HNGCU members can save big! While most real estate firms charge a seller's commission of 6 percent, we charge our members 4.5 percent while providing quality, com-



Reyn Uehara

prehensive service. That's a savings of \$11,670 for a home sold at the current median price of \$778,000!

For more information, call our Realtor, Reyn Uehara, at (808) 383-8072 or email him at reyn.uehara@alohapacificpremierrealty.com. He can provide you with a free comparative market analysis to give you an idea of what your property is worth. Or if you're a buyer, Reyn can help you navigate the market and put you into position to get your offer accepted.

## 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), Howard Okamoto (Vice Chair), Diane Murata (Secretary), Ben Dimond and Jonathan Tamanaha

**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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