

New Year Newsletter 2019

DISCOVER
CU



01

Save the Date!

Member Appreciation Day is on April 26, 2019

Another year has flown by and the planning has started for our biggest day at CU Hawaii Federal Credit Union...Member Appreciation Day!

This year's event will be held on Friday, April 26, 2019. The celebration will take place at all CU Hawaii branches across Hawaii Island.

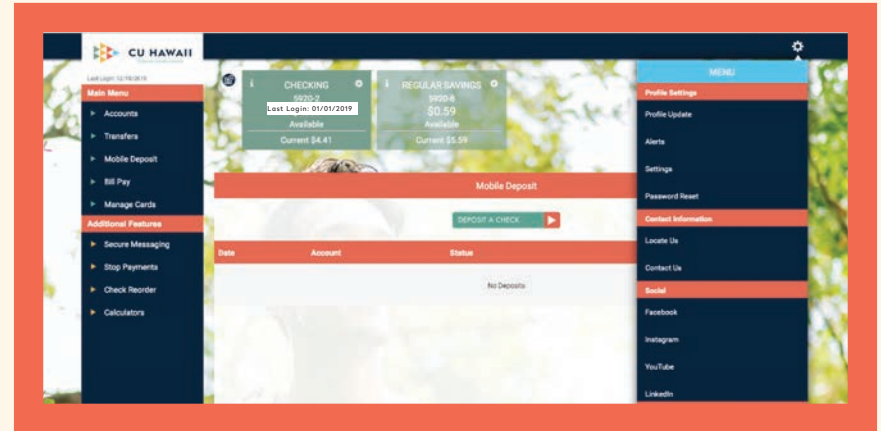
More detailed information will be in our April 2019 newsletter. Mark you calendar now so you don't miss out on all of the fun.

Annual Membership Meeting April 26, 2019

All members are invited to attend the Annual Membership Meeting on Friday, April 26, 2019, starting sharply at 5:30pm.

The meeting will be held in the lobby of our Hilo branch located at 476 Hinano Street. All members will receive a 2018 Annual Report and the election results for the Board of Directors will be announced.

New and Enhanced Online Services Coming Soon



Coming soon will be our new Online Banking platform, Mobile App and Bill Pay Service.

Some of the new features will be Fingerprint ID access, push notifications on credits and debits to your account, a stop payment request on a consecutive series of checks, and much more. As online services become more sophisticated and secure we will continue to evaluate our online services to ensure you are getting an online product that meets all of your needs.

Our estimated start date is mid-June of 2019. As we get closer to the switch date we will be providing you with more information regarding these new services.

Stay tuned!



Don't Wait, Consolidate with a Personal Loan

The holiday cheer has come and gone and the reality of paying for Christmas has hit your mailbox.

Now is the perfect time to consolidate all of those credit card and other personal loans into one easy payment. Simply [CLICK HERE](#) and complete the online application in the comfort of your home, or visit your most convenient branch to apply in person. With a low interest rate CU Hawaii personal loan, you can pick your term, making your payments very affordable.

WHY CONSOLIDATE?

REASON #1: You go into SHOCK when you see your COMBINED credit card payments!



PAY OFF \$10,000
FOR ONLY
\$207.57*
A MONTH

AFFORDABLE PAYMENTS WITH A **PERSONAL LOAN!**

*The above stated monthly payment is based on a \$10,000 loan at 8.99% annual percentage rate for 60 months. Payment example: A loan of \$10,000 with 8.99% APR with a 60 month term will have 60 monthly Principal and Interest payments of \$207.57 which includes \$2,453.51 total interest paid. \$15,000 maximum loan amount. Certain restrictions apply. Member must qualify under CU Hawaii's membership and lending guidelines. Other rates and terms available. Rates good from 2/1/19 to 2/15/19. Offer may end at anytime without notice. FEDERALLY INSURED BY NCUA.

During our Consolidation Loan Special you can pay as little as \$207.57 to pay off \$10,000 in personal and credit card debt over a 60 month period. Other rates and terms are also available.

WHY CONSOLIDATE?

REASON #2: Your credit card interest is 17%APR* or higher!



HIGHEST RATE ON
OUR PERSONAL LOANS
8.99%
APR*
PERIOD

PAY OFF YOUR DEBT FASTER WITH A **PERSONAL LOAN!**

*Annual Percentage Rate. Other rates and terms available. \$15,000 maximum loan amount. Certain restrictions apply. Member must qualify under CU Hawaii's membership and lending guidelines. Rates good from 2/1/19 to 2/15/19. Offer may end at anytime without notice. FEDERALLY INSURED BY NCUA.

If you have questions or would like to get more information, please feel free to call us at (808) 933-6700 and speak with any of our knowledgeable and friendly Member Service Representatives.



WHY CONSOLIDATE?

REASON #3: It will take you 20+ YEARS to payoff your HIGH INTEREST credit card bills!



One **LOW** rate for ALL terms over ALL lending tiers!
MORE POSSIBILITIES
WITH A **PERSONAL LOAN!**

PAY OFF THAT DEBT IN **60 MONTHS OR LESS!**

*Minimum loan rate is 8.99% annual percentage rate from 12 months to 60 months. Payment example: A loan of \$10,000 with 8.99% APR with a 60 month term will have 60 monthly Principal and Interest payments of \$207.57 which includes \$2,453.51 total interest paid. \$15,000 maximum loan amount. Certain restrictions apply. Member must qualify under CU Hawaii's membership and lending guidelines. Other rates and terms available. Rates good from 2/1/19 to 2/15/19. Offer may end at anytime without notice. FEDERALLY INSURED BY NCUA.

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03

Happy New Year Certificate Special



CU Hawaii wants you to start off the New Year with a bang!

Open a new Share Certificate or an IRA Certificate with a minimum balance of \$2,500 and earn 2.00%*. A wide variety of terms are available, starting at 6 months up to 36 months and they will all earn the special 2.00% dividend rate with an annual percentage yield of 2.00%.

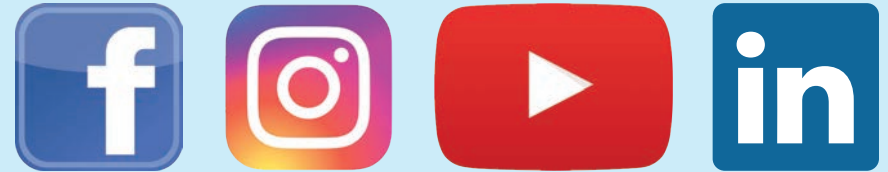
But don't wait; this offer could end at any time. Don't miss your

chance to earn one of the highest certificate rates around.

Call (808) 933-6700 or stop by any of our convenient branches to speak with one of our friendly member service representatives about opening your certificate today!

*The Annual Percentage Yield for this certificate special will be 2.00%. Dividends are credited monthly. After you start the account, you may not make additional deposits to a Certificate Account. An early withdrawal penalty may be imposed if you withdraw any of the principal of the Certificate Account before the maturity date. Limited offer. Availability of this account may be terminated at any time.

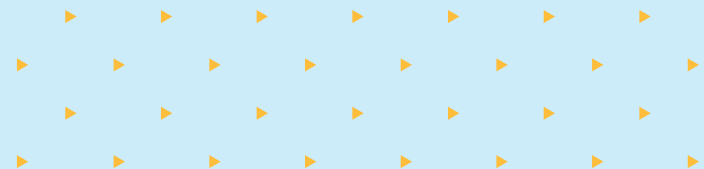
Follow us on Social Media!



CU Hawaii is now on Social Media and we invite you to follow us, like us, and share us on Facebook, Instagram, LinkedIn and YouTube!

We look forward to having fun, keeping our members educated on financial issues and bringing you even closer to knowing your credit union. Together we can make a difference in our members' lives and in the communities which we live, work and play.

Share CU Hawaii with your social media friends. Tell them how CU Hawaii is an important part of your community, your life and financial health.



Employee Anniversaries



Jeanne Uehara – Jeanne joined CU Hawaii on December 8, 2003, as a Member Service Representative. Jeanne has a number of years in the finance industry. Prior to joining CU Hawaii, Jeanne was with American Saving Bank. Jeanne is a graduate of Hilo High School.

In her free time she enjoys traveling with family and friends. Her favorite travel destination... VEGAS!

Congratulations Jeanne on your milestone anniversary!



Kari Anne Tanaka – Kari joined CU Hawaii on December 8, 2003, as a Member Service Representative (MSR). With years of experience under her belt she has risen to the position of MSR – Level II. Kari assists our members with their daily financial needs; opening accounts, performing research, loan applications and even notary service. Kari is a graduate of Hilo High School.

Outside of her office duties, she represents the credit union with fellow employees participating in the American Heart and Stroke Walk of Hilo and American Cancer Society's Relay for Life.

When it is time to relax Kari enjoys watching K-pop and K-dramas and attending her son's soccer games.

Congratulations and thank you Kari for taking care of our members!



Darren Nishioka – Darren started with CU Hawaii on November 4, 2003 as our Collections Supervisor. He has served as the Loan Manager and Vice President of Member Services until he was promoted to Vice President of Lending in 2007.

Darren attended Western CUNA Management School in Pomona, California. He graduated with honors in 2013. He holds a Credit Union Executive Society (CUES) Lending Designation and received

certifications in Member Business Lending (MBL) from the Hawaii Credit Union League and the American Bankers Association.

Darren keeps busy outside of the office as well. He is a past President of the Japanese Chamber of Commerce Industry of Hawaii and currently serves as a Director. He also serves on the Board of Directors for Easter Seals of Hawaii.

Darren is an avid and well respected bowler and enjoys bowling in the monthly Nisei and American Japanese Association (AJA) bowling club. He also serves as the Treasurer for the United States Bowling Congress (USBC) Hilo Bowling Association. Whenever possible, Darren enjoys traveling to the mainland and competing with other bowlers at the annual National USBC tournament.

However, without question, the best part of his day is spending time with his son Dillon and wife Nira.

Congratulations Darren!

05 COMMUNITY CORNER

GIVING IS THE REASON FOR THE SEASON



For the second year in a row the CU Hawaii Loan Department reached out to those in need as part of their annual Team Building project.

The Salvation Army's "Adopt a Family" program was again the recipient of our loan department's generosity. Captain Jacob Andrew Bratten and Corp Specialist Sarah Ford of the Salvation Army provided the Loan Department with a list of very special needs for a family right here in Hilo.

Sometimes the bare necessities, which a lot of us take for granted, can bring peace and joy into

a home. A 3-wheel scooter, basketball and football will see a lot of action during the holidays.

The loan staff also made puzzle books for each of the children and the new power cooker will help make healthy family meals in a snap!

CU Hawaii's Loan Department understands that sharing your time, talent and treasure can make a difference in someone's life.

Special Olympics and Toys for Tots



This past November, CU Hawaii raised over \$1,200 for Special Olympics – East Hawaii.

Santa got a lot of help this year from CU Hawaii members and staff in collecting toys. Every year our participation as a collection point for Toys for Tots helps us kick off the holiday season.

Toys piled up at CU Hawaii and most certainly found their way to children that may not have had anything under the tree.

Thank you to all of our members and staff for opening up their wallets and especially their hearts for both of these worthwhile organizations.



CU Hawaii Leadership Promotions in 2018

James Takamine, President/CEO



On September 1, 2018, following Kurt A. Alicuben's retirement, James Takamine was named as CU Hawaii Federal Credit Union's new President and Chief Executive Officer. Mr. Takamine has been with CU Hawaii since March of 2014, as the Executive Vice President.

James comes to CU Hawaii with both a credit union background and years of financial experience. Prior to joining CU Hawaii, he served as President & CEO of Hawaii Community Federal Credit Union

in Kona, and held positions at American Savings Bank, First Hawaiian Bank and M&T Bank Corporation.

James is a graduate of Kamehameha Schools and went on to earn his Bachelor of Arts in Economics and East Asian Studies from Macalester College in St. Paul, Minnesota. He also earned a Master of Business Administration from the Tuck School of Business at Dartmouth, a Master of Public Administration degree from Harvard University's John F. Kennedy School of Government, and is a graduate of the Pacific Coast Banking School at the University of Washington.

James shares his expertise outside of the office, as well. He is currently a Board Member with the Hawaii Island Economic Development Board, the Kohala Center, and the Boy's and Girl's Club of the Big Island.

Jeff Takemoto, VP of Support Services



On June 1, 2018, Jeff Takemoto was promoted to Vice President of Support Services. Jeff now oversees the Information Technology & General Services, Human Resources, and Marketing departments. Jeff was hired on March 18, 2002, as the IT Specialist, and later held the positions of IT Supervisor, IT & General Services Manager, and Assistant Vice President of IT & General Services.

Jeff received his Bachelors in Management Information Systems from the University of Nevada at Las Vegas. He is a 2016 graduate of Western CUNA Management School (WCMS). WCMS is a two week course held over a 3-year period. Many credit union professionals across our nation are graduates of this prestigious credit union school. In 2016, Jeff graduated from WCMS with high honors.

Rosie Sakane-Elarco, VP of Risk Management



On November 1, 2018, Rosie Sakane-Elarco was promoted to Vice President of Risk Management. Rosie joined CU Hawaii back in March of 2014 as our Hilo Branch Manager.

Rosie comes to CU Hawaii with years of experience in the financial industry. She started her financial services career back in 1983 as a Teller at American Savings Bank. In August 2001, Rosie relocated to the Big Island of Hawaii where she continued her career as their Assistant Operations Supervisor. While with American Savings Bank she also held positions as a Senior Residential Loan Officer and Branch Manager/AVP. In 2010, Rosie, was the Organizational Development and Training Officer with Hawaii Community Federal Credit Union and in August 2011, was promoted to the position of VP of Retail Delivery.

To remain on the cutting edge of risk management issues, Rosie regularly attends credit union industry Regulatory and Compliance Schools. Rosie is a 2014 graduate of Western CUNA Management School.

Happy New Year

from



CU HAWAII

Federal Credit Union

Board of Directors

Eric Tanouye
Chairman

Toby Taniguchi
Vice Chairperson

Francis Tsunezumi
Financial Officer

Katherine Hirayama
Secretary

Takashi Sasaki
Director

Dr. Donn Ouye
Director

Christine Takahashi
Director

2019 Holiday Closings

Martin Luther King, Jr. Day
Monday, January 21st

President's Day
Monday, February 18th

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

Discoverers' Day
Monday, October 14th

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