

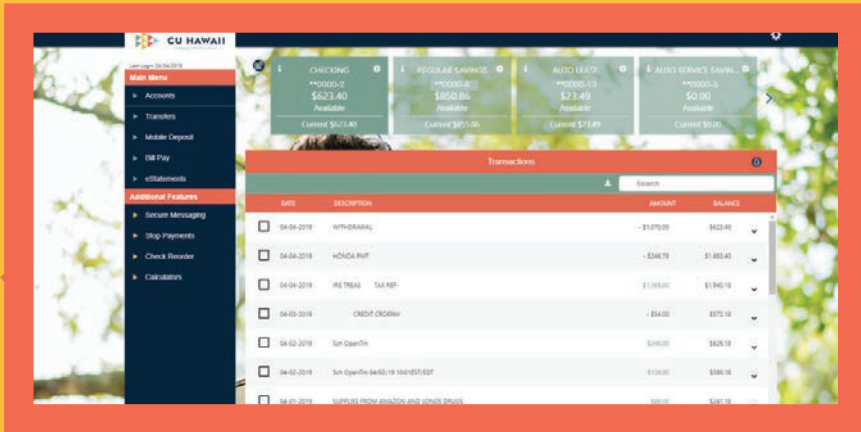
Spring Newsletter 2019

DISCOVER
CU



01

New and Enhanced Online Services Starting in June



CU Hawaii's new Online Banking Platform, Mobile App and Bill Pay Service will be rolling out mid-June 2019.

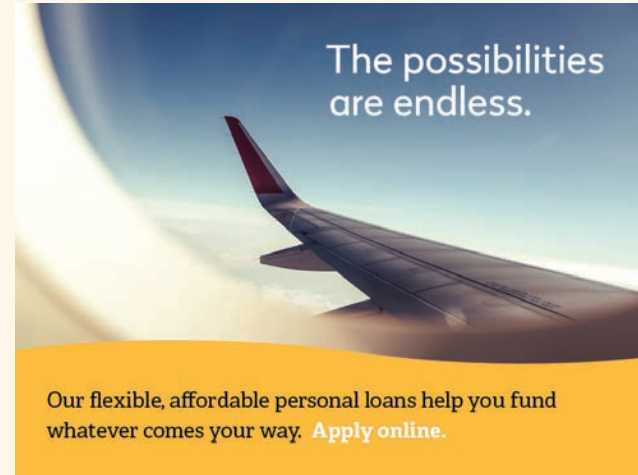
Our online banking members will enjoy the following new features:



- Fingerprint Touch or Face ID access
- Access to all of your accounts through a single login
- Stop payment requests on a consecutive series of checks
- Notifications on credits and debits to your account

Watch your emails for more information as we get closer to our start date!

THE POSSIBILITIES ARE ENDLESS! Personal Loans as low as 2.99%APR*



Whether you need to fix up your car, throw that awesome sweet-sixteen birthday party, or grab a flight to your dream location, CU Hawaii is committed to helping you achieve those goals. Personal loan interest rates are as low as 2.99% APR!

CU Hawaii's member service representatives are committed to providing you with an exceptional service experience offering more possibilities to help meet your financial goals.

If you're looking to consolidate let CU Hawaii help give you some breathing room. Look no further! Get rid of those outrageous 30% credit card interest rates and consolidate with a CU Hawaii personal loan. Apply today and cut those credit card interest rates to something much more manageable.

Stop by any convenient CU Hawaii branch or give us a call at 808-933-6700 to speak with one of our Member Service Representatives today!

*APR=Annual Percentage Rate. 2.99%APR shown, is for a new auto loan with a 36 month term. Other rates and terms available. Applicants must qualify under CU Hawaii's membership and lending guidelines. No refinance of CU Hawaii loans. Certain restrictions apply.



02 THE POSSIBILITIES ARE ENDLESS AT CU HAWAII!

Member Appreciation Day – April 26th

Come celebrate this very special day of recognition at all of our branches across Hawai'i Island.

It has been a year since we have rolled out our new branding to the membership. CU Hawaii is dedicated to bringing "More Possibilities" to our members in everything we do. With some of the lowest interest rates on loans and high dividends on savings products, we truly embody our branding of "More Possibilities." Striving to keep the Credit Union up to date has allowed us to provide the membership with enhanced online banking that keeps the credit union only a click away.

Please come and enjoy a bento and delicious cake with us! One lucky member at each branch will walk

away with a \$200 cash prize and primary members visiting one of our branches on April 26th will receive a special member gift, while supplies last.

Where do your dreams want to take you? The possibilities are endless if you are the winner of the special grand prize of a \$1,000 Hawaiian Airlines Gift Card to be given away to one lucky winner. All entries from all branches will be combined to pick the winner. It could be you!

The \$200 prize winner at each branch will be contacted by the branch manager on Monday, April 29th. The winner of the Hawaiian Airlines Gift Card grand prize will be contacted on Monday, May 6, 2019*.

* Only one entry per primary membership will be allowed. Multiple entries across the branches will not be considered. All entries must be completed and collected by 5pm on Friday, April 26, 2019. The credit union will give away one \$200 cash prize per branch and one \$1,000 Hawaiian Airlines Gift Card grand prize from all entries. The \$200 cash prize winners will be selected and contacted on Monday, April 29, 2019. The \$1,000 Hawaiian Airlines Gift Card grand prize winner will be selected and contacted on Monday, May 6, 2019. For official rules visit CUHawaii.com.

MEMBER APPRECIATION DAY

FRIDAY, APRIL 26TH - ALL BRANCHES BUSINESS MEETING - 5:30PM HILO BRANCH

GRAND PRIZE DRAWING \$1,000 HAWAIIAN AIRLINE GIFT CARD*

200 DRAWING AT EACH BRANCH
REFRESHMENTS AND CAKES* MEMBER GIFTS*

*Where do your dreams take you?
The possibilities are endless!*



Talk to any CU Hawaii Representative for more details.



*Refreshments and member gifts will be available while supplies last. One entry per primary membership for the grand prize drawing. Multiple entries at multiple branches will not be considered in the \$200 and final grand prize drawings. Only one prize per member. Other restrictions apply. Winner to be announced on Monday, May 6, 2019.

Annual Membership Meeting

April 26, 2019

After a day of celebration it's time to get down to business.

The Annual Membership Business Meeting will be held on Friday, April 26, 2019, at the Hilo branch lobby located at 476 Hinano Street in Hilo. The meeting will start promptly at 5:30 pm.

All primary members are invited to attend. A copy of the 2018 Annual Report will be available at the meeting and a copy can also be picked up at any of our branch locations.



Go Debit at CU Hawaii!



What's better than having cash? Having a CU Hawaii Debit MasterCard!

Your debit card provides you a safe and easy way to access your money anytime, anywhere. Pair it with our CU Hawaii Mobile banking, where you can track and monitor your funds for better control, and you've got a winning combo!

When you skip using cash and use your debit card, you can:

- Spend less time going to the ATM
- Get cash back at the merchant without having to pay an ATM surcharge fee
- Say goodbye to writing checks
- Take a load off your wallet with less cash
- Spare your washing machine from loose coins
- Use your debit card online or at the store

For purchases big or small, remember to use your debit card and create MORE POSSIBILITIES when you have control over your personal finances.

MEMBER REWARDS

Getting pre-approved before searching for your
NEW or USED AUTO could get you... **\$300**
Up to

CU HAWAII
Federal Credit Union

Visit us at CUHawaii.com or call (808) 933-6700

If a new car is in your future your first stop should be to CU Hawaii to get pre-approved. When you come to CU Hawaii before you go car shopping you could earn up to \$300 in Member Rewards. That is money back in your pocket.

Your pre-approval makes shopping for your new car an experience that you will truly enjoy. Here are the benefits you will enjoy when you get pre-approved:

- Know exactly how much car you can afford.
- Negotiate your best deal without worrying about financing... it's already done.
- When you are pre-approved before you shop, you can earn up to \$300 cash in Member Rewards.
- You are not limited to any one dealer. Shop all dealers across Hawai'i Island.

For more information about Member Rewards call us at 808-933-6700 or stop by any of our convenient branch locations and speak with a member service representative.

04

Employee Anniversaries



Maileen Kubojiri joined CU Hawaii on January 7, 2009 as a Member Service Representative (MSR). In August of 2013, Maileen was promoted to Operations Supervisor and runs our Puainako branch located outside of the Puainako KTA Super Store.

Maileen is a Hilo girl who graduated from Wai'ākea High School. She also attended Hawai'i Community College and Hawai'i Business College. To stay up-to-date on the

latest in loan regulatory and compliance issues, she has completed numerous credit union-based certificate programs.

Our community is very important to Maileen and she regularly participates with CU Hawaii co-workers in community programs such as American Cancer Society's Relay for Life and American Heart Association's Heart and Stroke Walk in Hilo.



 **LOVE MY CREDIT UNION REWARDS**


Brighter Future For All™

Sprint Works™ for Credit Union Members with Cash Rewards.

Our Credit Union Cash Rewards program is now even better.

Get

\$100

Cash Reward

for **every** new line you switch to Sprint – **up to \$1,500!**

Via deposit. Max 15 lines. Req. registration within 30 days of activation.

Plus

\$100

Cash Reward

each year in loyalty rewards.

Via deposit per account.

Business accts. are not eligible.

Register at lovemycreditunion.org/sprintrewards or in the Love My Credit Union® Rewards app.

SPRINTworks™

Be sure to mention this Corporate ID code:
Individual Members: NCBEN_ZMB_ZZZ

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MIBB devices, tablets, Sprint Phone Connect, upgrades, replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. N185456



05 COMMUNITY CORNER

CU Hawaii Employees Making a Difference in Hilo!

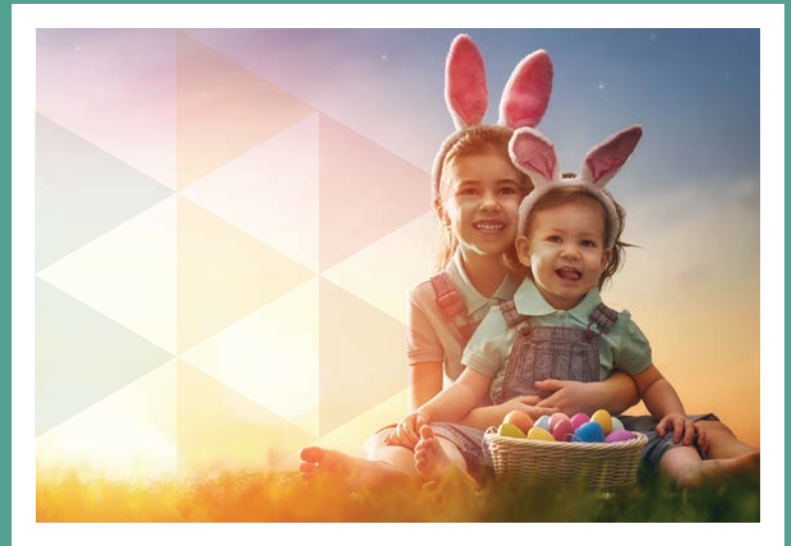


On March 30, 2019, CU Hawaii participated in the American Heart Association's Heart & Stroke Walk. Committed to fighting heart disease and stroke, our CU Hawaii Employee Ohana rose up to the challenge that Saturday morning at Hilo Bay Front.



For the third year running, CU Hawaii employees volunteered to run the registration table and collect all of the team donation packets for the walk. Walking and volunteering for this great cause is just one way that CU Hawaii gives back to the community in which we work and live.

It's Kids' Day at KTA!



Every member of CU Hawaii is exceptionally important to us and we hope to give back to our youngest members! On Saturday, June 8th, we will be participating in Kids' Day at KTA from 10:00am until 2:00pm. Please stop by to enjoy all of the fun activities throughout this event and take a moment to open your keiki a Moola Moola savings account. The opening deposit is only \$5.00 with a one-time \$1.00 membership fee.

Stop by CU Hawaii's Puainako branch to play a game and win a prize!



*Where
you're
Someone
Special
Everyday!*

Welcome Spring!

from



CU HAWAII

Federal Credit Union

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Eric Tanouye
Chairman

Toby Taniguchi
Vice Chairman

Francis Tsunozumi
Financial Officer

Katherine Hirayama
Secretary

Takashi Sasaki
Director

Dr. Donn Ouye
Director

Christine Takahashi
Director

2019 Holiday Closings

Contact

476 Hinano Street
Hilo, HI 96720

CUHawaii.com
info@cuhawaii.com

(808) 933-6700
1-800-933-6706

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

Discoverers' Day
Monday, October 14th

Veterans Day
Monday, November 11th

