

## EASY WAYS TO SAVE

**I**n these difficult financial times, many of us are finding it hard to make ends meet, let alone find ways to save. But don't let that discourage you. Here are some easy ways to help you toward your savings goals.

### CHANGE IS GOOD



One of the easiest ways to save is simply emptying your pockets at the end of the day. Collect your loose change and visit any of our branches to use our free coin counters. They total up your coins and make it easy for you to make a deposit into your account.

### SAVE UP BY ROUNDING DOWN

If you deposit \$2,083 per paycheck into your checking account, record it as \$2000 instead. You will instantly save \$83 because it won't be on your ledger. After six months, you'll have saved almost \$1,000 that you can easily use to open a certificate of deposit for more earnings.

## PROTECT YOURSELF AGAINST IDENTITY THEFT

**T**oday credit unions and financial institutions have highly developed fraud prevention methods. However, this does not deter identity thieves or scammers from trying to get your personal information. The rewards of

### REWARD YOURSELF

When you use a debit or credit card, make sure it rewards you. Our KalaRewards Checking is a great way to earn bonus rates on your balance as well as reward points that you can redeem for gifts or travel.

### FEED YOUR SAVINGS

An excellent way to feed your savings while feeding your family is to transfer the total amount you save with your frequent shopper card into your savings account. Many stores conveniently list your total savings on your receipt. These savings can quickly add up, especially if you have a large family.

There are many quick and easy ways for you to continue saving for your long-term goals. Whether it is saving for your education, a starter home for you and your young family or a cruise around the world to celebrate your retirement, don't let yourself be deterred from accomplishing your dreams.



## Annual Meeting

### REMINDER



Don't forget! Join us for our 71<sup>st</sup> Annual Meeting that will be held on Tuesday, March 17, 2009 at McCoy Pavilion. Registration begins at 4:00 P.M. and the meeting will be called to order at 5:00 P.M.

Light refreshments will be provided before the meeting while supplies last. Members attending the meeting will receive a compact utility tool kit while supplies last. A lucky number drawing will be held for prizes.

Parking around McCoy Pavilion is limited so carpooling is highly encouraged. We hope to see you there!

### INSIDE:

**Business Partner  
Spotlight:  
Big City Diner**

**Masami Oishi  
Memorial  
Scholarship**

**IRA – It's Never  
Too Early to Start**

DETER·DETECT·DEFEND

**AVOID** THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

- Do not share your accounts, passwords or other personal information with anyone;
- Keep your account information, bank cards and statements in a secure location;
- Shred all documents and solicitation mailings before discarding them;

*(continued on back page)*

## IDENTITY THEFT (continued from front page)

- Change your passwords regularly;
- Update your anti-virus, anti-spyware and firewall technology;
- Always log out of your accounts when your transaction is complete;
- Monitor your account and credit reports regularly;
- Do not respond to phone calls, letters or email requests asking for your personal information; and
- Notify authorities and your credit union of suspicious or criminal activity.

We continue to do our best to keep your information secure by taking new fraud prevention measures. But, you are still the best front-line defense there is. Question anything that doesn't look legitimate. If it sounds too good to be true, it probably is. Identity thieves are developing new ways to trick you into giving them your personal information. Don't fall for their scams. By working together we can arm ourselves against the attacks of identity thieves and scammers.

## MEMBER SPECIALS

### MORTGAGE LOAN SPECIAL

Take advantage of today's real estate market and buy a new home today. For a limited time, we're waiving the appraisal fees up to \$500 on all mortgages.\* Contact Vince for details at 539-0195.

### SAVE UP TO \$350 WITH OUR HOME EQUITY LOAN DISCOUNT

Ask us about our home equity loan or credit lines, and for a limited time you can save up to \$350 on closing costs.\*\* Contact Vince for details at 539-0195.

\*Appraisal Fees waived up to \$500. While supplies last, some restrictions may apply. Real Estate Loans provided through CUSO of Hawaii Services, LLC., a wholly owned subsidiary of the Aloha Pacific FCU, Equal Housing Lender.

\*\*Fees waived (up to \$350). Does not apply to the refinancing of existing APFCU HELOCs. While supplies last, some restrictions may apply. Real Estate Loans provided through CUSO of Hawaii Services, LLC., a wholly owned subsidiary of the Aloha Pacific FCU, Equal Housing Lender.

## HOLIDAY SCHEDULE

Prince Jonah Kuhio Day  
Thursday, March 26, 2009

Good Friday  
Friday, April 10, 2009

## RATE LINE <sup>1</sup>

### ACCOUNT RATES <sup>2</sup>

SAVINGS & CHECKING		CERTIFICATES	
Savings (Personal & Business)	0.75%	6 Month	2.50%
Holiday	1.50%	12 Month	2.75%
IRA & Coverdell	2.75%	24 Month	2.75%
Checking (Personal & Business)	0.50%		

KALAREWARDS CHECKING	Personal	Business
w/ HELOC (up to \$50K)	<b>5.00%</b>	-
w/o HELOC (up to \$50K)	<b>4.00%</b>	<b>3.00%</b>
Balances Above \$50K	<b>0.50%</b>	<b>0.50%</b>
Requirements Not Met	<b>0.10%</b>	<b>0.10%</b>

### LOAN RATES <sup>3</sup>

NEW AUTO <sup>4</sup>			USED AUTO <sup>5</sup>	
Term	Regular	Go Green	Vehicle Age	
3-Year	4.75%	<b>4.50%</b>	3 Years or Less	6.75%
4-Year	4.95%	<b>4.70%</b>	4-6 Years	7.25%
5-Year	5.50%	<b>5.25%</b>		
6-Year	6.00%	<b>5.75%</b>		
7-Year	6.25%	<b>6.00%</b>		

### OTHER PERSONAL

Personal	9.50%	IRA	8.00%
<i>(terms up to 5 years)</i>		<i>(1-year term)</i>	
Overdraft Protection	10.00%*	Savings Secured <sup>6</sup>	3.50%**
Personal Line of Credit	10.00%*	<i>(12-year term)</i>	
Education/Tuition	8.00%	VISA Classic	12.00%
<i>(terms up to 7 years)</i>		VISA Gold	8.00%*
Home Improvement	8.00%		
<i>(terms up to 7 years)</i>			

### MORTGAGES <sup>7</sup>

Fixed Conventional, Jumbo, Investor and ARM Call 539-0195 for Current Rate Specials & Fees

### HOME EQUITY LINE OF CREDIT (HELOC)<sup>8</sup>

Type	Introductory	Current
<b>Owner Occupant Special<sup>9</sup></b>	<b>5.75%</b>	<b>7.00%</b>
Investor Property <sup>10</sup>	-	6.50%

(1) All rates & offers effective 03/01/2009 unless noted, subject to change & other restrictions may apply. Membership (\$100 in savings) required. Contact an employee for further info about applicable fees & terms. (2) Accounts quoted as Annual Percentage Yield (APY) & require \$100 min balance to earn rate unless noted. Holiday - \$10 min to earn rate & available Oct 1 to Jan 31. IRA & Coverdell - no min to earn rate. Checking - \$300 min to earn rate. KalaRewards - no min to earn rate; \$10,000 min HELOC balance for highest rate; monthly requirements: electronic statement, 10 check card transactions & 1 direct deposit / ACH. Certificates - \$1,000 min & early withdrawal penalty may be imposed. (3) Loans quoted as fixed Annual Percentage Rate (APR), unless noted & subject to approval. (4) New Auto - Min \$15,000 for 6-Yr & \$20,000 for 7-Yr terms. 0.25% discount with 20% down payment (0.10% for Go Green). Go Green is any "hybrid" vehicle (or gets 25+ MPG). (5) Used Auto- Rate based on vehicle age. (6) Savings Secured - 2.50% above personal savings rate. (7) Mortgages offered thru CUSO of Hawaii Services LLC, a wholly owned subsidiary. (8) HELOC has no credit union closing cost, annual fee or prepayment penalty. \$350 discount on 3rd party fees which may include, but not limited to title insurance (\$125), trust review (\$125), recording (\$25), escrow (\$200) & other legal fees (\$100) estimated for loans up to \$250,000. Fire, hurricane & applicable flood insurance are required. Limited to Hawaii properties. (9) Owner Occupant - has a 2-Yr fixed intro rate from the open date. After which, the outstanding balance is fixed at the current rate for 3-Yrs & adjusts every 5-Yrs thereafter. After the intro period, any draw resets the rate & amortization period. Rate is set on the 1st day of the quarter, based on the monthly average 6-month U.S. T-Bill + 3.50% (7.00% min & 18.00% max) with a 10-year draw & up to 15-year amortization period. (10) Investor Property - has no intro rate & adjusts annually on Aug 1, based on the average 6-month U.S. T-Bill + 4.50% (18.00% max) with a 10-Yr draw & up to 15-Yr amortization period. \* = Rate adjustable quarterly. \*\* = Rate adjustable monthly.



This credit union is federally insured by the National Credit Union Administration