



2019 BOARD ELECTION

There are six (6) expiring director terms. The Nominations Committee has selected the following members to fill the positions:

- **David Mortensen** - Served on the board for 25 years. Retired firefighter and presently self-employed.
- **Valerie Wong** - Served on the board for 20 years. Retired from Castle Medical Center as a Registered Nurse/Manager.
- **Cindy Seo-Shiraki** - Served on the board for 20 years. Currently employed by Adventist Health Castle as an Accountant.
- **Rena Villa** - Served on the board for 5 years. Presently employed as an educator for the state DOE.
- **Jean Nishimoto** - Served on the board for 2 years. Retired from federal government (MCBH) as an accountant.
- **Linda Warrick** – Recently retired from federal government service as the Marine Corps Base Hawaii’s Comptroller. Previously served as a director for this credit union for 14 years

Members wishing to be nominated to the Board of Directors by petition must submit a valid petition, brief biography, statement of qualification and picture to the Board Secretary (Rena Villa) by **February 15, 2019**. Pre-printed forms are available at the Main Branch. Petitions must be signed by 87 members and the last three digits of their KFCU account numbers must be disclosed and verified. Should the number of nominees be equal to the number of vacancies, there will be no election and no nominations from the floor at the Annual Meeting will be allowed.

If you have any questions, please contact Debbie Kim at (808) 254-3566 ext. 1133 or dkim@koolaufcu.org



Hawaii and National Shared Branching Networks



There are over 70 HICUSO branch locations throughout Hawaii (including the neighbor islands) that serve members’ transaction needs. Visit www.hicuso.com for all the available branch locations. Members also have access to more than 5,000 shared branching locations across the mainland USA through the Co-Op Network. Visit www.co-opcreditunions.org then search “Find a branch” by typing in a zip code for a desired area.

Shared branch transactions include:

- Cash withdrawals as limited by the serving outlet
- Deposits (coin deposits as permitted by the serving outlet)
- Check withdrawals
- Travelers Checks
- Loan payments

Be advised that acceptable* primary identification is required and you must identify “Ko’olau FCU” as your account membership with your account number.

*Acceptable = government ID with photo, signature & expirations date including state issued driver’s license, state issued IDs, US Armed Forces ID, passport, and alien ID card.

Save the date!

MAY 2019						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Mark your calendar now for our 2019 Annual Meeting & Dinner for a night filled with delicious food, great prizes and fantastic entertainment on Saturday, May 11, 2019. Our Annual Meeting & Dinner will be at the scenic Ko’olau Ballroom. Information regarding ticket sales and the evening’s entertainment line up will be announced in our Spring 2019 newsletter. We look forward to seeing you there!

RateWATCH

Loan Rates (Effective Jan. 01, 2019)

Type	APR*
Personal - 12 Months	As low as 3.75%
36 Months	As low as 5.20%
48 Months	As low as 5.70%
60 Months	As low as 6.20%
New Auto - 36 Months	As low as 2.25%
60 Months	As low as 2.70%
72 Months	As low as 3.70%
84 Months	As low as 4.45%
Used Auto-60 Months	As low as 2.75%
Motorcycle-36 Months	As low as 4.00%
Personal Line of Credit / Overdraft Protection Up to \$15,000	As low as 6.75%
80% Home Equity LOC Up to \$375,000	6.50%** Fixed for 3 Years**
95% Home Equity LOC Up to \$250,000	8.25%**

Mortgages

Please call for information

VISA Credit Card

Classic Card - Up to \$2,500	12.90%
Platinum Card - Up to \$15,000	11.15%**

All loans are subject to credit approval. Rates subject to change. Call for the most current rates and terms.

*APR = Annual Percentage Rate

**Variable, Based on WSJ Index

**Restrictions Apply.

Certain terms and conditions may apply.

Savings Rates (Effective Jan. 01, 2019)

Type	APY*
Regular Shares - \$100+	0.15%
Share Drafts - \$5,000+	0.05%
Christmas/Vacation - \$100+	0.15%
IRA Regular Shares - \$100+	0.50%
Money Market \$2,500+	0.15% - 0.40%

The rates above are the proposed 1st quarter dividend rates. Please visit our website for the most current rates. *APY - Annual Percentage Yield

Federally Insured by NCUA

NMLS# 518279



Sleep Easy

It's time to consider the safety of saving with KFCU. **Term Share Accounts** offer fixed rates at fixed terms. You don't have to worry about the volatility of the markets. You have the peace of mind knowing the return on your funds. For higher balance deposits that you want to be liquid (you can withdraw at any time), our **money market** accounts might be right for you. The rates may vary from month to month but the changes are gradual and will not suddenly plummet. The credit union's deposits are insured by the National Credit Union Share Insurance Fund (NCUA) up to \$250,000 or more depending on how your accounts are set up. So avoid the stress and rest easy with our deposit products because as always, we are neighbors helping neighbors.

Get organized for the **NEW YEAR!**
Let us help you tidy up your bills with our personal loan consolidation.

NO PAYMENT for 60 days¹
OR
0.50% APR² discount off of current rates

¹Interest will accrue from the date the loan is funded.
²Annual Percentage Rate. Membership with Ko'olau Federal Credit Union required. Your APR may be higher based on your credit score. Not all applicants will qualify. Certain terms and restrictions apply. Federally insured by NCUA. Offer expires 02/28/2019.

It's Almost Tax Season!

Why wait for a refund check...

If you will be receiving a refund from your Federal or State tax return you can arrange to have your refunds electronically transmitted into your savings or checking account with us. Simply indicate our routing number:

3 2 1 3 8 0 3 1 5

And your complete account number on your tax form.

LOVE MY CREDIT UNION[®] REWARDS

Sprint

THIS YEAR WE'RE HELPING OUR MEMBERS WARM UP THEIR WALLETS.

Ko'olau FCU members get **\$100 per line in cash rewards** for every new line activated with Sprint® - and, for a limited time, this offer is available on unlimited lines*. Plus, you'll receive **\$100 in loyalty cash rewards** every year.

ALREADY A SPRINT CUSTOMER?

If you're already a Sprint customer, get a **\$100 loyalty cash reward** every year just by signing up for the program.

There's no better time than now! Sign up today to enjoy another benefit of membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Sign up at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!
Visit LoveMyCreditUnion.org/Happy to learn more.

Main Branch

6699 Mokapu Road, MCBH
Kailua Hawaii 96734

Phone (808) 254-3566

Hours:

Mon-Wed: **9:00am - 5:00pm**
Thursday: **10:00am - 5:00pm**
Friday: **9:00am - 5:00pm**
Saturday & Sunday: **Closed**

Kailua Branch

151 Hekili Street, Suite 101
Kailua, Hawaii 96734

Phone (808) 262-1239

Hours:

Mon-Wed: **9:00am - 5:00pm**
Thursday: **10:00am - 5:00pm**
Friday: **9:00am - 6:00pm**
Saturday: **9:00am - 1:00pm**
Sunday: **Closed**

Website: www.koolaufcu.org
Email: info@koolaufcu.org

Windy Phone 24 Hour Access:
791-4626 or (800) 974-9328

