





LOCATIONS + HOURS

[www.phfcu.com](http://www.phfcu.com)

**EMAIL:** MyFamily@phfcu.com  
**PHONE:** 73.PHFCU (808.737.4328)  
**TOLL FREE:** 1.800.987.5583

**WAIPIO**

94-449 Ukee Street  
 Waipahu, HI 96797  
 MON - FRI: 10 a.m. to 6 p.m.  
 SAT: 8 a.m. to 3 p.m.

**PEARL HARBOR**

585 Port Royal Street  
 Honolulu, HI 96818  
 MON - FRI: 8:00 a.m. to 4:15 p.m.

**KAPIOLANI BUSINESS PLAZA**

1580 Makaloa Street  
 Honolulu, HI 96814  
 MON - FRI: 8:00 a.m. to 4:00 p.m.  
 SAT: 8:00 a.m. to 3:00 p.m.

**AIRPORT TRADE CENTER**

550 Paiea Street, Suite #128  
 Honolulu, HI 96819  
 MON - FRI: 8:00 a.m. to 4:00 p.m.  
 SAT: 8:00 a.m. to 3:00 p.m.

**EWA TOWN CENTER**

91-1401 Fort Weaver Road #A102  
 Ewa Beach, Hawaii 96706  
 MON - FRI: 10 a.m. to 6 p.m.  
 SAT: 8 a.m. to 3 p.m.

**BOARD OF DIRECTORS**

**Chairman:** Gordon Sam  
**Vice-Chairman:** Caroline Fernandez  
**Treasurer:** Clifford Chang  
**Secretary:** Glenn Dang  
**Directors:** Gary Mock, Roy Seu, Ryan Tsuji

**EXECUTIVE STAFF**

Neal S. Takase, President/CEO  
 Dan Terada, Vice President Operations/IT



The information is as current as possible. Pearl Hawaii Federal Credit Union reserves the right to add, change or delete services. All rates and terms are subject to change without notice. Questions or comments should be directed to: Wendy Bond, Marketing Director: [marketing@phfcu.com](mailto:marketing@phfcu.com).

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**LOAN RATES**

	APR* As Low As	TERM	PAYMENT ESTIMATES (monthly) For other terms and rates, visit <a href="http://www.phfcu.com">www.phfcu.com</a>
New and Used Auto Loans**	2.19%	3 Year	\$1,000 loan: 35 payments of \$28.73, 1 of \$28.53
Personal Loans***	<b>SPECIAL!</b> 2.95%	1 Year	\$1,000 loan: 11 payments of \$84.92, 1 of \$84.90
Motorcycle Loans****	6.50%	2 Year	\$1000 loan: 23 payments of \$44.55, 1 of \$44.40
Home Equity Line of Credit (HELOC)***** Annual Adjustable	4.00%	----	Annual Adjustable Rate applicable 4/1/2016 through 3/31/2017. Thereafter, the interest rate will adjust in accordance with the terms of the Loanliner Credit Agreement. Monthly payment on a \$10,000 loan is \$162.00.
Home Equity Line of Credit (HELOC)***** Semi-Annual Adjustable	4.00%	----	Semi-Annual Adjustable Rate applicable 4/1/16 through 9/30/2016. Thereafter, the interest rate will adjust in accordance with the terms of the Loanliner Credit Agreement. Monthly payment on a \$10,000 loan is \$100.00.
HELOC Fixed Advance ***** Owner Occupied	3.00%	1 Year	\$10,000 loan: 11 payments of \$846.88, 1 of \$846.81
Closed End Fixed Rate***** Owner Occupied & Investment	3.00%	7 Year	\$10,000 loan: 83 payments of \$132.14, 1 of \$131.26
Closed End Fixed Rate***** Investment	4.50%	12 Year	\$10,000 loan: 143 payments of \$90.00, 1 of \$89.81
Closed End Fixed Rate ***** Owner Occupied	Please call 808.737.4328 for current rate	15 Year	Call 808-73-PHFCU (737-4328) or visit <a href="http://www.phfcu.com">www.phfcu.com</a> to learn about current rate.
Visa Classic	13.90% Fixed	----	See Visa Credit Card Disclosure at <a href="http://www.phfcu.com">www.phfcu.com</a> for additional information.
Platinum Rewards Card	6.99% + Prime	----	See Visa Credit Card Disclosure at <a href="http://www.phfcu.com">www.phfcu.com</a> for additional information.

\*Annual Percentage Rate (APR). The loan rates advertised are "A" Tier loan rates in our Multi-Tiered Loan Rate Program. Other rates and terms are available. Other terms, conditions, and restrictions may apply. Visit any of our branches for more information. May not be used for a business loan. Borrower must be 18 years of age or older. Promotion is subject to change or cancellation without prior notice. \*\*Financed amounts up to 110% of MSRP (new) or Kelley Blue Book Karpower Retail Value +/- value of mileage (used). Auto loans require a full coverage insurance policy, listing Pearl Hawaii FCU as the loss payee, with a maximum deductible of \$500 for both comprehensive and collision. For used vehicles: Hawaii registered vehicles only. Vehicles may not be older than 6 model years old. \*\*\* Other terms and rates available. Up to 7 year terms are available. Maximum amount borrowed: \$30,000. \*\*\*\* 85% to 125% financing available for up to five (5) years, not to exceed \$25,000.00 of most recent Kelley Blue-Book Retail Value (used) and MSRP (new). Motorcycle loans require a full coverage insurance policy, listing Pearl Hawaii FCU as the loss payee, with a maximum deductible of \$500 for both comprehensive and collision. The primary borrower must be licensed with a valid class 2 operator's license. Unacceptable security: mopeds, mopeds, and motor scooters, as well as all off-road vehicles, including but not limited to all-terrain vehicles and dirt bikes. Motorcycles must be registered and licensed in the state of Hawaii. \*\*\*\*\*Only improved residential properties on Oahu accepted as collateral. PHFCU must be listed as a loss payee on the Home Insurance policy. There are no pre-payment penalties or annual fees. Fees that may be incurred: application fee, title insurance fee, document preparation fee, SRA/appraisal fee, appraisal review fee, trust review fee, recording fees, or flood verification fee. Closing cost fees incurred will be dependent on amount borrowed and will vary based on member's situation. For HELOCs: Initial advance must be at least \$1000.00, subsequent advances must be at least \$250.00. Up to 4 separate loans (1 adjustable rate line-of-credit and up to 3 fully amortized fixed rate advances) can be active at a time for up to a 15-year term. Rate includes United States Treasury Security (USTS) plus a margin. USTS changes daily and is disclosed on USTS' website. Rates may change at anytime. Contact us for more information. Total outstanding balance cannot exceed total approved available credit amount. Total HELOC loan amount received, rate, and terms are subject to credit approval. Annual Adjustable Rate and Semi-Annual Adjustable Rate will adjust in accordance with Loanliner Home Equity Credit Agreement, but will not exceed 18% APR. Maximum loan amount for 7 year, 12 year investment, and 15 year owner occupied loans is \$625,500. Maximum credit limit for HELOCs: \$300,000. Total aggregate amount is \$625,500. NMLS 472169.

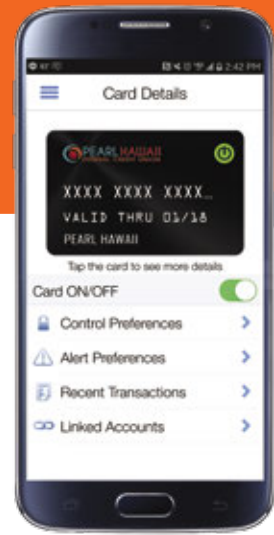


PHFCU staff celebrated our yearly Appreciation Day by grinding onolicious Mexican food from OMG (Oahu Mexican Grill) and painting cherry blossoms with Mai Tais & Monet.



# CardValet

Get the mobile app that lets you control debit card usage and spending on the go.  
[phfcu.com/cardvalet](http://phfcu.com/cardvalet)



- Turn your debit card on and off
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts



Dan Terada, Vice President of Operations and IT + Shadae Vann, Training Specialist educate Taizo Braden with Living808 about CardValet



## GRAND OPENING



On July 16th, we celebrated our Ewa Branch Grand Opening. Stop by and visit the branch at:

Ewa Town Center  
 91-1401 Fort Weaver Road #A102  
 Ewa Beach, Hawaii 96706  
 MON - FRI 10 am - 6 pm  
 SAT 8 am - 3 pm

**ONE** Ewa Branch Staff: Heather, Member Service Representative; Jessica, Branch Manager; Helen, Loan Officer (missing Jessica, Member Service Representative)

**TWO** Keola, Jose, and "Tech" from Da Bomb helped us celebrate

**THREE** Members dropped by to win prizes and meet the staff

## CREATE VALUE IN YOUR HOME

- fixed rates (payments stay the same during the term of the loan)
- borrow up to \$625,500
- no down payment
- no PMI or UMIP required (Private Mortgage Insurance or Upfront Mortgage Insurance Premium)
- no pre-payment penalties
- no annual fees
- interest may be tax deductible (consult your tax adviser for details)

visit [phfcu.com](http://phfcu.com) for details or call us for our current rates

\*Only owner-occupied improved residential properties on Oahu is accepted as collateral. Maximum loan amount: \$625,500. May not be used for a business loan. Borrower must be 18 years of age or older. You must maintain broad form hazard insurance on the property, listing PHFCU as a loss payee. Closing Cost Fees that may be incurred: application fee, tax return verification fee, title insurance fee, document preparation fee, SRA appraisal fee, appraisal review fee, trust review fee, recording fees, or flood verification fee. Average Closing Cost is \$1500.00. Closing cost fees incurred will be dependent on amount borrowed and will vary based on member's personal financial situation. PHFCU membership required. Visit any of our branches for more information. NMLS# 472169.





## Should I buy long-term care insurance?

Provided by Chris Kaminaka

**QUESTION:** Should I buy long-term care insurance?

**ANSWER:** As we get older and our health declines, the greater the chances are that we will require home care, nursing home care, or other assisted-living arrangements. This care is quite expensive, and Medicare, HMOs, and Medigap don't pay for it. You might want to look into purchasing long-term care insurance (LTCI) to protect your assets in case you need long-term care.

Whether or not you should purchase LTCI depends on your age, medical history, assets, and income. Ask a financial professional about whether LTCI is right for you. If you meet some of the following criteria, you might want to seriously consider it:

- You are between the ages of 40 and 84 (generally, LTCI is not available to those over 84)
- You have a family history of Alzheimer's disease
- You own substantial assets that you'd like to protect
- You have family members to whom you wish to leave your assets
- You can afford the cost of LTCI premiums now and will be able to afford them in the future
- You are in good health and are insurable

Chris Kaminaka may be reached at (808) 218.6268 or [chris.kaminaka@cunamutual.com](mailto:chris.kaminaka@cunamutual.com)

Info at: [phfcu.com/youradvisor](http://phfcu.com/youradvisor)

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## IMPORTANT NOTICE

The Supervisory Committee will be conducting the verification of members' statements, as required by NCUA.

Please review your statements carefully and report any errors directly to:

Pearl Hawaii Federal Credit Union  
Supervisory Committee  
P.O. Box 893247  
Mililani, Hawaii 96789

INTRODUCING



# A TEEN DEBIT CARD ACCOUNT

HOW IT WORKS

- 1 open a CHECKING ACCOUNT
- 2 get a DEBIT CARD
- 3 download our APPS and have control over your teen's spending

\*Must be age 13-17 and have an authorized adult to participate. Certain conditions and restrictions apply. Must be a PHFCU member. An adult (the account owner) will be responsible for all transactions, fees and overdrafts that occur. The adult and teen must be present to open the account. Please bring your teen's social security card when opening the account.

# TREAT YOURSELF

...TION OR CERTIFICATIONS • RENOVATE YOUR HOME • CONSOLIDATE YOUR DEBT  
...U LOVE • CELEBRATE... TAXES • TAKE A SPECIAL  
...CTRONICS • PAY OFF CREDIT CARDS • PAY FOR EDUCATION OR  
...UR HOME • CONSOLE... SOMETHING YOU LOVE • C  
...ES • TAKE A SPECIAL VA... GRADE YOUR ELECTRONICS  
...Y FOR EDUCATION OR... RENOVATE YOUR HOME  
...METHING YOU LOVE • CELEBRATE... LIFE EVENT • PAY TAXES • TAK  
...GRADE YOUR ELECTRONICS • PAY OFF CREDIT CARDS • PAY FOR



# YOU'VE EARNED IT

PERSONAL LOANS AS LOW AS **2.95% APR\***  
one year term

\*APR- Annual Percentage Rate (APR). The loan rate advertised is an "A" Tier loan rates in our Multi-Tiered Loan Rate Program. Other rates and terms are available. Other terms, conditions, and restrictions may apply. Visit any of our branches for more information. May not be used for a business loan. Borrower must be 18 years of age or older. Promotion and rates are subject to change without prior notice. Payment Example: 12 month term with a 2.95% APR for \$1,000.00 is 11 monthly payments of \$84.67 & 1 final estimated payment of \$84.66. Maximum loan amount of \$30,000 may be borrowed. Offer expires 10/31/16.

# BRAKE FOR



# REFINANCE + SAVE \$

USED AUTO LOANS AS LOW AS **2.19% APR\***  
three year term

\*APR- Annual Percentage Rate (APR). Other rates and terms available. Certain terms and conditions apply. The loan rate advertised is an "A" Tier loan rate in our Multi-Tiered Loan Rate Program. You must be 18 years of age or older to accept this offer. This offer is not transferable. This offer is limited only to individual members. Businesses and organizations cannot participate. Rate may change at any time. Auto loans require a full coverage insurance policy, listing Pearl Hawaii FCU as the loss payee, with a maximum deductible of \$500 for both comprehensive and collision. Minimum amount borrowed must be \$10,000 or greater. Based upon the loan rate tier received. Up to 110% of Kelley Blue Book Karpower Retail Value +/- value of mileage including tax, title, and license. Hawaii registered vehicles only. Vehicles may not be older than 6 model years old. Payment Example of a \$10,000 loan with 1 final estimated payment: 35 payments of \$287.26, 1 of \$286.96. Must be a PHFCU member, meet account eligibility, or account opening criteria. Membership is \$6.00 (\$5.00 deposited in your savings; \$1.00 membership fee). Limit one \$100 payment per member. Refinance of an existing PHFCU loan does not qualify for this offer. Visit any of our branches for more information. Terms, Conditions, and Promotion is subject to change or cancellation without prior notice.

# SHOULD I USE A PERSONAL LOAN TO PAY OFF DEBT?

*Getting Rid Of High Interest Rate Loans & Credit Cards*

Let's face it. Debt happens. It stinks, but it's a part of life. Paying off high interest debt is the first step toward a healthy financial life and a low rate Personal Loan from Pearl Hawaii Federal Credit Union may help you take that first step to becoming financially free.

### The Pros

- With a debt consolidation loan, you can use it to pay off your other debts, such as medical bills or balances on high-interest credit cards. You'll pay fixed, monthly installments for a set time period.
- If you're having difficulty keeping up with multiple payments from multiple lenders this may be a strategy worth considering if you want to lower rates, save money, or lower your monthly payments.
- Additionally, a personal loan may improve your credit score by moving credit card debt over to the installment loan. A borrower that uses the majority of their available credit on their card will see a lowered credit score.

### But borrowers beware...

A personal loan to consolidate debt only makes sense if you receive a lower interest rate than you have on your existing debt or if it helps you pay off your debt faster.

### Not all Personal Loans are Created Equal

- Some lenders carry fees called origination fees for their Personal Loan (we do not).
- Many online lenders charge an origination fee on a loan. The fee, usually from 1% to 6% of the loan amount, depends on your credit profile. This fee is embedded into the annual percentage rate (APR) that you receive when you qualify for a loan.
- Lastly, the best rates for personal loans will go to those with impeccable credit. If you have a limited credit history or a poor credit score, expect to receive higher rates than what is advertised.

If you're already in the hole, each and every cent matters. Please remember we are here to help. The last thing we want is to see you face a negative financial situation that you cannot get out of... When in doubt, please see or call us. Our loan officers will be happy to look at your financial situation to see if we can help you improve your life.



## DEFENSE CREDIT UNION COUNCIL INDUCTS GORDON SAM INTO HALL OF HONOR



Gordon Sam, Pearl Hawaii Federal Credit Union's Chairman of the Board of Directors was inducted into the Defense Credit Union Council's (DCUC) Hall of Honor on August 18th. Sam was presented the award during DCUC's 53rd Annual Conference in Boston, Massachusetts.

The Hall of Honor was established in 2000 as a means of acknowledging exceptional individuals who have made significant contributions in the credit union community. This coveted award highlights the outstanding accomplishments of leaders whose efforts support the credit union movement and DCUC's philosophy of "Serving Those Who Serve Our Country."

"Receiving this distinction and being recognized among my peers is truly an honor and privilege," stated Sam.

Gordon Sam, Chairman of the Board of Directors with his friend, Winnie, at DCUC Conference

PRESORTED  
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PERMIT NO. 985

**PEARL HAWAII**  
FEDERAL CREDIT UNION  
94-449 Ukee Street • Waipahu, HI 96797

*For your best interest*

# CALENDAR

Labor Day	Mon, Sept 5	All Locations Closed
Green Day	Sat, Oct 1	9 am - Noon: Waipio. For details on what can be donated, visit <a href="http://opa-la.org/solid_waste/calendar/calendar.html">opa-la.org/solid_waste/calendar/calendar.html</a>
Columbus Day	Mon, Oct 10	All Locations Closed
Hawaii Food Bank & Toys for Tots Drive	Nov - Dec	Drop off canned and packaged food or un-wrapped, new toys at any location
Veterans Day	Fri, Nov 11	All Locations Closed
Thanksgiving Day	Thurs, Nov 24	All Locations Closed
Christmas Eve	Sat, Dec 24	All Locations Closed at 1 pm
Christmas Observed	Mon, Dec 26	All Locations Closed



Thank you everyone who took the time to drop off school supplies to help Hawaii's Homeless Children! With your help, Aloha United Way and the Society of Young Leaders were able to give supplies to over 800 local children in need.