

# THE PEARL

A PUBLICATION BY PEARL HAWAII FEDERAL CREDIT UNION

ISSUE 10

1st Quarter 2018

## 81st ANNUAL BANQUET

Featuring Na Hoku Hanohano Winner +  
Grammy Nominee

**Josh Tatofi**

and emcee...  
**Augie T**



**GRAND PRIZE | \$1500 travel voucher to Vacations Hawaii!**

**MARCH 10, 2018 | DOLE CANNERY | HAWAIIAN DINNER BUFFET | \$25.00/Person**



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 NAVAL SHIPYARD**  
 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, Executive Vice President  
 Licie Uchino, Vice President of Branch Operations  
 Tony Mau, Vice President of Loans



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).

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***	3.50%	1 Year	\$1,000 loan: 11 monthly payments of \$84.92, 1 of \$84.91
	3.99%	2 Year SPECIAL	\$1000 loan: 23 monthly payments of \$43.42, 1 of \$43.34
	5.99%	4 Year SPECIAL	\$1,000 loan: 47 monthly payments of \$23.48, 1 of \$23.36
Motorcycle Loans-New****	4.25%	2 Year	\$1000 loan: 23 payments of \$43.54, 1 of \$43.37
Motorcycle Loans-Used****	4.75%	2 Year	\$1000 loan: 23 payments of \$43.76, 1 of \$43.67
Mortgages: Conventional, Investment, First Time Home-buyer (Fixed rates and 0 to up to 3 points available)*****	Please call 808.737.4328 for current rate	30 Year	Call 808-73-PHFCU (737-4328) or visit <a href="http://www.phfcu.com">www.phfcu.com</a> to learn about current rate.
Home Equity Line of Credit (HELOC)*****  Annual Adjustable	4.00%	----	Annual Adjustable Rate applicable 4/1/2017 through 3/31/2018. 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	4.25%	----	Semi-Annual Adjustable Rate applicable 10/1/17 through 3/31/2018. 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	Please call 808.737.4328 for current rate	1 Year	Call 808-73-PHFCU (737-4328) or visit <a href="http://www.phfcu.com">www.phfcu.com</a> to learn about current rate.
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 115% 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. For Personal Loan Special- Promotion is available for new loans only; refinancing of an existing Pearl Hawaii FCU loan is not eligible for this offer. \*\*\*\* Up to 100% financing available for up to five (5) years, not to exceed \$25,000.00 of most recent Kelley Bluebook 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, no-peds, 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, fee to obtain tax return, or flood verification fee. Closing cost fees incurred will be dependent on amount borrowed and will vary based on member's situation. For HELOC Fixed Rate Advances: 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.



## What is the Thrift Savings Plan?

The Thrift Savings Plan (TSP) is a retirement savings plan for federal employees, including employees covered under the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS), and servicemembers. When you contribute to the TSP, you get the same types of savings and tax benefits as you would if you contributed to a 401(k) offered by a private-sector employer.

How much you accumulate for retirement in your TSP account depends on how much you contribute and how much you earn on your contributions over time. When you enroll, you can decide what percentage of pay you want to contribute each pay period, and your contributions are sent directly to the TSP. However, you can only contribute up to a certain limit each year. In 2017, this contribution limit is \$18,000 (\$24,000 if you're age 50 or older and eligible to make catch-up contributions). If you're automatically enrolled in the TSP and don't elect a different contribution amount, 3% of your basic pay will be deducted from your paycheck and deposited in your TSP account each pay period.

You can choose to make traditional contributions, Roth contributions, or both. Traditional contributions are pretax contributions; they're taken out of your paycheck before your income is taxed, which lowers your taxable income now. Your pretax contributions and any earnings on them accumulate in your account tax deferred, but will be taxable when you withdraw them (except for contributions made from tax-exempt pay earned while in a combat zone). Roth contributions are after-tax contributions; there's no current tax benefit because your contributions are made after your income is taxed. But because they've already been taxed once, your Roth contributions are always tax free when you withdraw them. Any earnings on your contributions will also be tax free when you withdraw them, assuming you meet certain requirements. You can decide how to allocate your contributions among the diverse investment options offered by the TSP, based on your investment goals and tolerance for risk.

Other TSP benefits depend on which retirement system covers you. For example, if you're covered by FERS, you will also receive Agency Automatic Contributions equal to 1% of your basic pay each pay period (you receive these whether or not you contribute to your TSP account). You may also be eligible to receive Agency Matching Contributions on the first 5% of the pay you contribute each pay period. The first 3% of what you contribute is matched dollar-for-dollar; the next 2% of what you contribute is matched at a rate of 50 cents on the dollar. However, if you're covered by the CSRS or are a servicemember, you're generally not eligible to receive Agency Automatic or Matching Contributions (servicemembers in critical specialties may receive matching contributions under certain circumstances). Agency contributions and any earnings on them accumulate in your account tax deferred, but will be taxable when you withdraw them.

These are just some of the basics. For more information about the TSP, visit the TSP website at [www.tsp.gov](http://www.tsp.gov).

<sup>1</sup> SEP and SIMPLE IRAs have unlimited protection under federal bankruptcy law. <sup>2</sup>Nontaxable traditional IRA dollars can't be rolled back into an employer plan. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. Prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2017.

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WEB [phfcu.com/youradvisor](http://phfcu.com/youradvisor)

upgrade you.

ONLINE ACCOUNT OPENING IS HERE!



We've made opening accounts even easier! You can now open accounts from anywhere and at anytime at [phfcu.com](http://phfcu.com). Three cheers for convenience!



SNAPDEPOSIT

With the use of your cell and our PHFCU Apps, you now can deposit checks easily and conveniently 24/7. Deposit checks safely and securely from anywhere you have access to a mobile device—all without having to visit a branch or ATM. Download the app for your Apple iOS or Google Android device. Search for PHFCU in your phone's App store.



Did you lose your Debit Card or was your card stolen and you need it immediately? Get your Debit Card while you are at the branch. This service is available at Waipio and Airport locations. For other locations, cards can be sent to the branch of your choice for you to pick up (Please allow for 3 business days). Choose from a list of designs that fit your personal style.



Send money securely from your bank account to just about anyone with an email or mobile number. Request money easily from a person or a group with just their email or mobile numbers. Money moves directly from bank account to bank account There's no middle account for you or recipients to transfer money in and out of.

**Best of all... Standard is FREE TO PHFCU MEMBERS!**

NOW IS THE  
TIME TO  
BECOME  
DEBT FREE



CREDIT CARD  
DEBT



MEDICAL  
DEBT



EDUCATION  
DEBT



TAX  
DEBT



HIGH INTEREST  
LOAN DEBT

PERSONAL LOANS AS LOW AS

3.99% APR\*  
two year term

5.99% APR\*  
four year term

\*Annual Percentage Rate. Other rates, options, and terms are available. Other terms, conditions, and restrictions may apply. Visit any branch for more information. May not be used for a business loan. Borrower must be 18 years of age or older. Promotion, terms, and rates are subject to change without prior notice. The loan rate advertised is an "A" Tier loan rates in our Multi-Tiered Loan Rate Program. Monthly payment and loan amount shown is an estimate. Actual payment, loan amount, and tier received will depend on creditworthiness. Payment example for \$1000.00; 2 Year term-23 monthly payments of \$43.42 + 1 of \$43.34; 4 Year term-47 monthly payments of \$23.48 + 1 of \$23.36. Promotion is available for new loans only; refinancing of an existing Pearl Hawaii FCU loan is not eligible for this offer.

**YOU COULD WIN!**

**A Big Easter Basket with an even Bigger (like 5 feet tall bigger) Bunny!**

**WAYS TO ENTER...**

- Open a Mom's Money account
- Make a qualifying deposit into an existing Mom's Money account before 4/30/18
- Have an average daily balance of \$500 or more when name is pulled

\*No purchase necessary. Must be a member of Pearl Hawaii Federal Credit Union's Mom's Money to be eligible to win. A qualifying deposit is \$500.00 or more. By participating, you agree to all decisions of sponsors and the Official Rules. Promotional period ends on April 30, 2018. All prizes will be awarded by May 10, 2018 or such later date if additional time is needed to determine or locate the winner. Complete contest rules can be found at [pfcu.com/contest-rules](http://pfcu.com/contest-rules).

## OUR WINNER!

### Congrats Elvis!

Elvis is the winner of our Christmas promotion, which included a 5 foot bear, Hatchimal, Legos, a Live Pet, Magnastix, and a collapsible wagon.



## REMEMBER WHEN FILING YOUR TAXES...

### FILE ELECTRONICALLY

By filing tax returns electronically, you'll ensure that your information is received quickly and accurately. With this method, your refund will be directly deposited into your account in as little as 7-12 days.

### USE DIRECT DEPOSIT

With Direct Deposit, you'll substantially shorten the wait for your refund, and there's no worry about your check getting lost or stolen. Simply provide the Routing Number for Pearl Hawaii Federal Credit Union (**321380328**) and your **complete account number** on your tax return forms. **Please note: For your security, we do not include your complete account number on your statements. What you see on your statements is usually a partial account number. Please contact us to verify that you have your correct and complete account number.**





Featuring Na Hoku Hanohano Winner  
**Josh Tatofi**

and emcee  
**Augie T**



**MARCH 10, 2018 • DOLE CANNERY POMAIIKI BANQUET ROOM • HAWAIIAN DINNER BUFFET • \$25.00 Per Person**

As a convenience for all members, tickets for the 81st Annual Banquet will be sold primarily through the mail. Reservations will be accepted as they are received. **Tickets are \$25.00 per person.** Each credit union member is allowed to bring one paying guest (each table of 10 must have a minimum of five members). If we are unable to fulfill your purchase due to a sell-out, your payment will be credited to your PHFCU Savings Account. **The deadline to purchase tickets is February 28, 2018. Seats are limited so please make your reservation early.** Photocopies of this form are acceptable. All attendees must have a ticket. *Please no outside alcohol. In the event that a member brings outside alcohol to the event, there will be a \$20 corkage fee per bottle.*

**STEP 1 Please write each member's name and account number**

	NAME	PHFCU Account Number
1	_____	_____
2	_____	_____
3	_____	_____
4	_____	_____
5	_____	_____

# of Members \_\_\_\_\_  
 # of Guests \_\_\_\_\_  
 Total Attendees \_\_\_\_\_

**STEP 2 Please indicate 5 table choices: A, B, C, D, E, F, G, or H**

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ 4. \_\_\_\_\_ 5. \_\_\_\_\_  
 (Check payable to Pearl Hawaii FCU)

**STEP 3 Please send us a check**

Total Attendees \_\_\_\_\_ x \$25 = Total \$ \_\_\_\_\_

**STEP 4 Please include your contact information. We will mail the tickets to the address specified (please print).**

Name \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ Zip code \_\_\_\_\_

**MAIL/DROP-OFF INFORMATION**

Drop off your order at any one of our five convenient locations or mail your completed order form along with payment to:

Pearl Hawaii FCU  
 ATTN: Annual Banquet Committee  
 94-449 Ukee Street  
 Waipahu, Hawaii 96797

Your completed reservation form must be received by February 28, 2018.

Please call 808.737.4328 for more information.

STAGE			
A	B	C	D
E	F	G	H

**FOR CREDIT UNION USE ONLY**

Date and Time Received \_\_\_\_\_  
 Table No. \_\_\_\_\_ No. of Tickets \_\_\_\_\_ Amount Paid \$ \_\_\_\_\_



If a high chair is required, please advise us so advance arrangements may be made.



If you have a physical condition requiring special attention, please advise us so proper arrangements may be made.



Please... No outside food or alcohol. Also, coolers will not be permitted.

# Baby Supply Drive

JAN 2 - MAR 17, 2018

A BENEFIT FOR Helping Hands Hawai'i



## A HUGE MAHALO

Thank you to all of the members who have already donated. Donations will be given to low-income and homeless families with infants and children. Donations are accepted at all five branches (Waipio, Pearl Harbor, Airport, Kapiolani and Ewa locations) and benefit Helping Hands Hawai'i's Community Clearinghouse.

### BRAND NEW:

- Car & Booster Seats
- Strollers & Baby Carriers
- Activity Gyms
- Diapers & Wet Wipes
- Baby Formula & Food
- Baby Body Wash & Shampoo
- Scent/Dye-Free Detergent

### GENTLY LOVED:

- Clothes & Shoes
- Towels & Blankets
- Bibs & Burp Cloths
- Bottles, Warmers & Sterilizers
- Pacifiers
- Toys & Rattles

DROP OFF AT ANY LOCATION UNTIL MARCH 17



94-449 Ukee Street • Waipahu, HI 96797

PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
HONOLULU, HI  
PERMIT NO. 985

## SAVINGS RATES

SAVINGS RATES	
Jumbo Savings	0.20% APY*
Savings (Traditional, Children's, and Christmas)	0.10% APY*
SAVINGS CERTIFICATES**	
3 year	1.10% APY*
2 year	0.75% APY*
1 year	0.60% APY*
6 months	0.50% APY*
30 to 179 days	0.30% APY*

\*\*Minimum deposit of \$1000.

### INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

3 Year-IRA Savings Certificate** (Traditional)	1.10% APY*
2 Year-IRA Savings Certificate** (Traditional)	0.75% APY*
1 Year-IRA Savings Certificate** (Traditional, Roth, Coverdell)	0.60% APY*
IRA Savings Account (Traditional, Roth, Coverdell)	0.20% APY*

\*\*Minimum deposit of \$1000.

\*APY- Annual Percentage Yield. Rates effective 8/1/17. Rates, terms, and offer are subject to change without prior notice. Penalties may apply for early withdrawal. Speak to any staff member for details.

Thank you to everyone who supported Toys for Tots Hawaii and Hawaii's Food Drive this year. Thank you Pearl Hawaii FCU members for helping us make a less-fortunate child's Christmas just a little brighter and with feeding Hawaii's people! We wish you all a wonderful new year!



CALENDAR

Presidents' Day	February 19	All Locations Closed
81st Annual Banquet	Mar 10	All Locations
Baby Supply Drive	Jan 2 - Mar 17	All Locations