

THE PEARL

A PUBLICATION BY PEARL HAWAII FEDERAL CREDIT UNION
ISSUE 2 1st Quarter 2016

RESERVE YOUR SEATS FOR THE 79th ANNUAL BANQUET FEATURING
THE 7 TIME NA HOKU HANO HANO AWARD WINNING BAND

MANA'O COMPANY



Also inside...
**PRESIDENT'S MESSAGE &
INTRODUCING...**

 **PEARL HAWAII
WEALTH ADVISORS**
Retirement Planning - Investments - Insurance Services

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

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 BEACH
Coming Soon!!!

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
 Glen Fukunaga, Vice President Loans
 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.

LOAN RATES	APR* As Low As	TERM	PAYMENT ESTIMATES (monthly) For other terms and rates, visit www.phfcu.com
New and Used Auto Loans**	1.94%	3 Year	\$10,000 loan: 35 payments of \$286.17, 1 of \$286.01
Personal Loans***	Call us for our current special!		
Motorcycle Loans****	6.25%	2 Year	\$10,000 loan: 23 payments of \$444.35, 1 of \$444.20
Home Equity Line of Credit***** Annual Adjustable	1.00% 1 year intro rate/ 4.00%	----	Annual Adjustable Rate applicable 4/1/2015 through 3/31/2016. Thereafter, the interest rate will adjust in accordance with the terms of the Loanliner Credit Agreement. Monthly payment on a \$10,000 loan is \$162.00.
Home Equity Line of Credit***** Semi-Annual Adjustable	1.00% 1 year intro rate/ 4.00%	----	Semi-Annual Adjustable Rate applicable 10/1/2015 through 3/31/2016. 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	2.75%	1 Year	\$10,000 loan: 11 payments of \$845.79, 1 of \$845.69
Closed End Fixed Rate***** Owner Occupied & Investment	2.75%	7 Year	\$10,000 loan: 83 payments of \$131.02, 1 of \$129.67
Closed End Fixed Rate***** Investment	4.25%	12 Year	\$10,000 loan: 143 payments of \$88.79, 1 of \$84.61
Closed End Fixed Rate ***** Owner Occupied	Special!	15 Year	Call 808-73-PHFCU (737-4328) or visit www.phfcu.com to learn about current rate.
Visa Classic	13.90% Fixed	----	See Visa Credit Card Disclosure at www.phfcu.com for additional information.
Platinum Rewards Card	6.99% + Prime	----	See Visa Credit Card Disclosure at www.phfcu.com 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 will range from 110% to 130% 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. Rate includes 0.25% loan rate discount for automatic loan payments paid through an allotment or direct deposit.

*** Holiday loan special. Other terms and rates available. Rate include 0.25% loan rate discount for automatic loan payments paid through an allotment or direct deposit. Up to 7 year terms are available. Maximum amount borrowed: \$50,000.

**** 85% to 125% 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, noped, 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 Hawai'i. Rates include 0.25% loan rate discount for automatic loan payments paid through an allotment or direct deposit.

*****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 points, application fees, pre-payment penalties, or annual fees. Fees that may be incurred: 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 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. If USTS adjusts, borrower will receive the lower interest rate quoted (during loan application or loan closing). 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.



A MESSAGE FROM OUR PRESIDENT



Happy New Year!

I am happy to report that PHFCU had a successful 2015 and continues to be a very healthy financial institution. Through your continued support, our assets and loan volume increased in 2015 and we are readily available to assist with deposit and checking accounts, home mortgages, car loans, and a wide variety of other financial products for your long-term benefit.

2016 is filled with exciting changes for Pearl Hawaii Federal Credit Union. As part of our ongoing effort to enhance the services provided by our credit union, we are embarking on many additional services and changes.

Some of these services include Pearl Hawaii Wealth Advisors where we can now offer you Financial and Retirement Planning, Wealth Management, and Insurance products. Additionally, we will be opening our fifth location in the Ewa Town Center in March, have plans to add PHFCU Snap Deposit where members can deposit checks with any mobile device, and are working on a new website that encompasses our new brand.

Security remains a top priority as we continue our rollout of new credit cards using EMV chip technology. EMV chip cards contain embedded microprocessors that provide strong transaction security features and other application capabilities not possible with traditional magnetic stripe cards. The technology, though different from what many are used to, is much more secure and offers added protection against fraudulent charges and identity theft. Many members have already received their cards.

Mahalo for choosing to be a part of our credit union ohana! We hope that in 2016 you'll enjoy Happiness, Good Health and Prosperity.

Aloha,

Neal S. Takase
President/CEO

SWEET HOME EQUITY LINE OF CREDIT SPECIAL

INTRODUCTORY APR	CURRENT VARIABLE APR
1.00 APR*	4.00 APR*
WITHOUT THE INTRODUCTORY RATE	

NO ANNUAL FEES • ONLY \$1000 INITIAL ADVANCE

*The Introductory Annual Percentage Rate (APR) of 1.00% will be effective for the first 12 months from the date your new Home Equity Line Of Credit (HELOC) account is opened (the "introductory period"). Offer is valid for qualifying applications received January 31, 2016 - April 30, 2016. After the introductory period, the Annual Adjustable Rate and Semi-Annual Adjustable Rate will adjust to the standard adjustable interest rate in accordance with the Loanline Home Equity Credit Agreement. The current non-introductory fully indexed variable APR as of 10/1/15 is 4.00%. In no event shall the APR be less than 4.00% or greater than 18.00%. Any existing junior liens you may have must be paid off and may be paid by an initial draw from the new Home Equity Line of Credit account.

Annual Adjustable Rate applicable 4/1/2015 through 3/31/2016. Thereafter, the interest rate will adjust in accordance with the terms of the Loanline Credit Agreement. Monthly payment example on a \$10,000 loan is \$162.00. Semi-Annual Adjustable Rate is applicable 10/1/2015 through 3/31/2016. Thereafter, the interest rate will adjust in accordance with the terms of the Loanline Credit Agreement. Monthly payment on a \$10,000 loan is \$100.00. The initial advance must be \$1,000 or more. Other 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. Only improved owner-occupied properties on Oahu accepted as collateral. You must maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property which secures your Home Equity Line of Credit Agreement. PHFCU must be listed as a loss payee on the Home Insurance policy. There are no points, application fees, pre-payment penalties, or annual fees. Closing Cost Fees that may be incurred: 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. Total HELOC loan amount received, rate, and terms are subject to credit approval. NMLS# 472169.



RESERVATION FORM

FEATURING MANA'O COMPANY & MEL CABANG
MARCH 19, 2016 • DOLE CANNERY POMAIIKAI BANQUET ROOM

As a convenience for all members, tickets for the 79th Annual Banquet will be sold primarily through the mail. Reservations will be accepted as they are received. **Tickets are \$35.00 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 26, 2016. 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. _____

STEP 3 Please send us a check

Total Attendees _____ x \$35 = Total \$ _____
(Check payable to Pearl Hawaii FCU)

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 _____



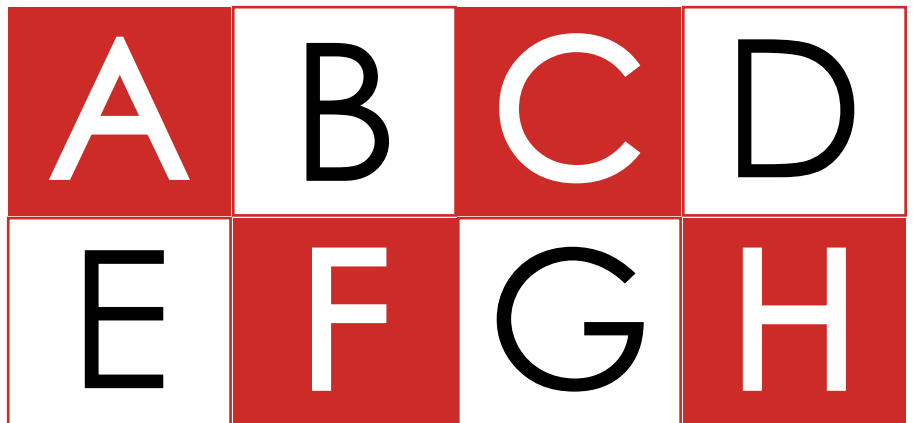
MAIL/DROP-OFF INFORMATION

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 26, 2016.
 Please call 218-6260 for more information.

STAGE



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.

INTRODUCING...



PEARL HAWAII WEALTH ADVISORS

Retirement Planning • Investments • Insurance Services



Helping you reach your financial goals is my number one objective. Working together, I'll help you make sound financial decisions consistent with your comfort level, investment time-line and goals. We can start small and grow, or evaluate and build upon any existing financial plans. The end result will be a strategy designed to help you build, protect, use and transfer assets in the most advantageous way. Periodically we'll review your situation and make adjustments as needed. It just makes sense - as your life changes, so do your financial needs, and I'll be here for you at every stage of your life.

As a trusted partner of Pearl Hawaii FCU, I have a strong history of working with credit union members, their family and their friends. I have access to a wide variety of investment and insurance products. Specifically, we can make sure you have solid answers to these key questions:

- Is your retirement money invested properly?
- Will you have enough income in retirement?
- What should you do with an existing retirement plan from a previous employer?
- How will you pay for a child's or grandchild's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

I am a Registered Representative of CUNA Brokerage Services, Inc., member FINRA/SIPC. I am also a licensed representative of CMFG Life Insurance Company.

It's easy to get started. Please contact me for a no-cost, no-obligation consultation.

Education: University of Hawaii, Kaplan University

Affiliations: MLH Hawaii Foundation, Shriner's Hospital Board of Governors

Career Highlights: Financial Industry since 2001

PROFESSIONAL SERVICES TO HELP YOU GROW

- Financial Planning
- Personal Financial Assessments
- Long Term Care Insurance
- Retirement Planning
- Insurance Planning
- Wealth Management
- Education Funding
- Portfolio Management
- Retirement Income Planning

YOUR FINANCIAL ADVISOR **CHRIS N. KAMINAKA**

To schedule an appointment

Call (808) 218-6268 or email Chris.Kaminaka@cunamutual.com

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THANK YOU!

A huge mahalo goes out 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!

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

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For your best interest

CALENDAR OF EVENTS + HOLIDAY SCHEDULE

Presidents' Day	Monday, February 15	All Locations Closed
79th Annual Banquet	Saturday, March 19	Dole Cannery Pomaikai Banquet room featuring Mana'o Company (\$35 per person)
Memorial Day	Monday, May 30	All Locations Closed
Going Green- Waipio	Saturday, May 21	Drop off your recycled goods

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.**

lovemycreditunion.org
talk about savings.
say hello to the Sprint Credit Union Member Discount.

Consumers Save 10% or 15%
Businesses Save 10% or 15%

On select regularly priced Sprint monthly service.
Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more
• Call: 877.SAVE.4.CU
• Visit: www.SprintStoreLocator.com
• Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount
• Consumer: NACUC_ZZM
• Business: NACUC_ZDS_ZZM
Credit union membership validation is required.

Sprint
LOVE MY CREDIT UNION REWARDS

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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