



PEARL

A PUBLICATION BY PEARL HAWAII FEDERAL CREDIT UNION

ISSUE 1

3rd & 4th Quarter 2015

OUR \$1000 WINNER!

Cherylann
Member since 2013



79th ANNUAL BANQUET

LOAN SPECIALS FOR EVERY NEED!

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.

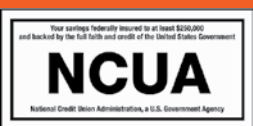
EWA BEACH
 Coming Soon!!!

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.

Our \$100
Winners!

Thank you to everyone who came and visited us in August to celebrate our name change and participate in the festivities! Congrats to everyone who won!!!



AVERY
member since 2006



JOHN
member since 1995



MARIO
member since 2015



THOMAS
member since 1982



NALANI
member since 1980



REX
member since 1989



AARON
member since 2011

IMPORTANT MESSAGE

Effective September 30th, PHFCU will begin transitioning from the Bank of Hawaii/BankOh ATM network to the First Hawaiian Bank network.

SO WHAT DOES THIS MEAN? PHFCU members may now use their PHFCU Debit or ATM cards at a First Hawaiian Bank Automated Teller Machines (ATMs) surcharge free- First Hawaiian Bank will no longer fee you!

WHAT IS A SURCHARGE? An ATM surcharge fee is issued by an ATM provider when a member uses their card (i.e., ATM, Debit, or Credit) at a machine that does not have an established relationship with the member's financial institution (or card provider).

WHAT ELSE CHANGES? We will be ending our relationship with Bank of Hawaii on December 31, 2015. You may continue to use Bank of Hawaii/BankOh ATMs surcharge free during the transition period. After January 1, 2016, you will be assessed a fee from Bank of Hawaii (currently \$2.75 per transaction).

WHAT STAYS THE SAME? PHFCU will continue to waive our \$1.00 ATM Withdrawal Fee for the first 5 ATM withdrawals conducted per month. Each additional ATM transaction occurring within the same month will be \$1.00 per transaction.

First Hawaiian Bank ATMs are available at 7-11, Zippy's, and at many additional locations. There are over 100 locations on the island Oahu. Please visit www.phfcu.com/ATM for a complete list of available First Hawaiian Bank ATMs.

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***	3.74%	2 Year	\$10,000 loan: 23 payments of \$433.09, 1 of \$432.87.
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 Platinum 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, 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 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.

Our gift to you...



*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. Personal Loan Rate includes 0.25% loan rate discount for automatic payments and direct deposit (direct deposit must be sufficient to cover minimum payment due). 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: 24 month term with a 3.74% APR for \$10,000.00 is 23 monthly payments of \$433.09 and 1 estimated payment of \$432.87.

RECEIVE UP TO

\$300

IF YOU BRING US YOUR AUTO LOAN*



APPLY FOR A NEW OR USED AUTO LOAN Everyone knows about our great rates... Now, you can receive a great auto loan rate AND up to \$300 cash back! Is your Auto Loan with another lender or are you interested in purchasing a new or used vehicle? Once approved and funded by Pearl Hawaii Federal Credit Union, you can receive 1% of your loan (\$300 max).

REFINANCE YOUR CURRENT AUTO LOAN Bring your auto loan to us for a low rate and great money-saving opportunity. Apply online and in just a few minutes, you'll be on your way to lowering your monthly payments.

EXTRA COVERAGE WHEN YOU NEED IT We can also offer you Mechanical Repair Coverage (MRC) and Guaranteed Auto Protection (GAP) at a cost lower than the industry average.

*Terms and conditions subject to change at any time. Limit one payment per member. Auto loan amount must be \$10,000 or more. Refinance of an existing PHFCU loan, CUDL (Credit Union Direct Lending) loans, or loans made directly through a car dealer do not qualify for this offer. Financed amounts will range from 110% to 130% of MSRP or Kelley Blue Book Karpower Retail Value +/- value of mileage. 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. Hawaii registered vehicles only. Used Vehicles may not be older than 6 model years old. For 5, 6, and 7 year terms, the vehicle may not be greater than 3 model years old. Other terms, conditions, and restrictions may apply. Visit any of our branches for more information. May not be used for a business loan. Promotion is subject to change or cancellation without prior notice.



RESERVATION FORM



FEATURING MANA'O COMPANY, LEAHI, & 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 _____



Pōmaikāi Ballrooms
AT DOLE CANNERY - IWILEI

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 20, 2015.
 Please call 218-6260 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.

THE NOMINATING COMMITTEE HAS ANNOUNCED THE FOLLOWING INDIVIDUALS AS THEIR NOMINEES FOR BOARD OF DIRECTORS

Asterisk (*) denotes incumbent

CLIFFORD E. CHANG

PHFCU member since 1968. Member of PHFCU BOD from 1990 to present. Served as Chairman of the Board from 1990-1991, Vice Chairman of the Board from 1991-1992, and Board Treasurer from 1992-1993 and 1996 to present. Member of the PHFCU Supervisory Committee from 1985-1989. Recipient of the Edward A. Filene Volunteer Achievement Award by the Credit Union National Association. Retired from Pearl Harbor Naval Shipyard as a Code 200 Project Engineering Planning Manager in October 2008 after 42 years of service.



GLENN DANG

PHFCU member since 1970. Received Bachelor's degree in Mechanical Engineering from Cal Poly University, San Luis Obispo California. Current Board Secretary. Member of the Supervisory Committee in 1996. Chairman of the Supervisory Committee from 1999 to 2011. Presently retired from the Pearl Harbor Naval Shipyard after 44 years of service in the Nuclear Engineering Department. Recipient of the Board of Directors Award and the Edward A. Filene Volunteer Achievement Awards by the Credit Union National Association in 2008.



GARY K. W. MOCK

PHFCU member since 1965. Received Electrical Engineering degree from UH in 1965. Completed graduate courses in the UH's Master's Degree Program in Business Administration. Serving on the PHFCU Board of Directors 1990-present. Secretary of the Board from 1995 – 2008. Board Treasurer 1991-1992. Chairman of the Board 1992-1993. Member of PHFCU Supervisory Committee 1986-1990, serving as Chairman from 1987-1990. Retired as general engineer from PHNSY & IMF Engineering and Planning Department. Recipient of Filene and Raiffeisen Volunteer Achievement Awards.



INTERESTED IN RUNNING FOR OUR BOARD OF DIRECTORS?

Nominations for Board of Directors may also be made by petition. Petitions for nomination must be signed by 1% of the membership (at least 247 members), include printed name, each signer's account number, and legal signature. The petition shall also include a signed statement by the nominee stating that he/she agrees to place their name in nomination and will serve, if elected. The petition shall include a resume of nominee's qualifications with biographical data and a 3" x 4" photo. It must be filed with the PHFCU President/CEO at the Main Credit Union Office (Waipio), 94-449 Ukee Street, Waipahu, Hawaii 96797 by January 8, 2016. Nominations will not be accepted from the Annual Meeting floor. Final acceptance of the petition is to be withheld pending certification of signatures by the Nomination Committee. Nominees shall be subject to an interview by the Nomination Committee. Note: Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.



Nadine
Employee for 28 years

Christy
Employee for 4 years

PEARLS OF...

Stories on how we make a difference

At Pearl Hawaii Federal Credit Union we are about finding solutions to help each member.

Our employee Nadine Maglasang recalls how she and Christy Lopez helped a member through a dire, emotional situation. Nadine called the member about a late loan payment and was told the member's husband was on his death bed and the loan payment completely slipped her mind. She promised to come in that day to make the payment, which she did.

"She told me her husband had cancer and didn't have much time," Nadine recalls. "She also said their property was in his name only and she didn't know where the deed was since the mortgage was paid off years ago. She was afraid the property would fall into probate upon her husband's death. A neighbor told her she would have to get an attorney to help her save her property, but it would cost her about a \$1,000."

Nadine went over and above her collections duty to help this member in crisis. She called someone at the Bureau of Conveyance who found the member's deed. Nadine got a copy of it the same day. She also asked a realtor to recommend an attorney who was able to add the member's name to the deed for less than \$500.

With her coworker Christy Lopez, Nadine rushed the documents to the hospital early the next morning to get it notarized for the member. They advised the member's daughter to get the notarized documents to the attorney ASAP. The documents were recorded at the Bureau of Conveyances at 3:17 pm; the member's husband died at 6:46 pm.

"Our member is forever grateful for the help she got from her credit union!" Nadine says. "She tells family and friends about how her credit union – Pearl Hawaii FCU – went the extra mile to find a solution."

This is just one situation on how we try to help our members. Remember when you are having a life situation, please give us a call. We may be able to help.

SWEET HOME EQUITY LINE OF CREDIT SPECIAL

<p>INTRODUCTORY APR</p> <h1 style="font-size: 4em; margin: 0;">1.00 APR*</h1>	<p>CURRENT VARIABLE APR</p> <h1 style="font-size: 4em; margin: 0;">4.00 APR*</h1> <p>WITHOUT THE INTRODUCTORY RATE</p>
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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 October 1, 2015 – January 31, 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 lien 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.

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

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

For your best interest

CALENDAR OF EVENTS + HOLIDAY SCHEDULE

TIPS TO 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.**

Toys for Tots Drive	Monday, November 23	Drop off a unwrapped, new toy at any location
Hawaii Foodbank Drive	Monday, November 23	Drop off canned and packaged food at any location
Veterans' Day	Wednesday, November 11	All Locations Closed
Thanksgiving Day	Thursday, November 26	All Locations Closed
Christmas Eve	Thursday, December 24	All Locations Closed at 1 p.m.
Christmas Day	Friday, December 25	All Locations Closed
New Year's Eve	Thursday, December 31	All Locations Closed at Noon
New Year's Day	Friday, January 1	All Locations Closed

FOOD DRIVE DONATIONS: The Foodbank of Hawaii is looking for canned proteins, canned meals, canned vegetables, canned fruits, and rice. Please check the expiration of your donation prior to bringing it in to a branch.

TOYS FOR TOTS DONATIONS: Unwrapped, never been used toys please.