

THE PEARL

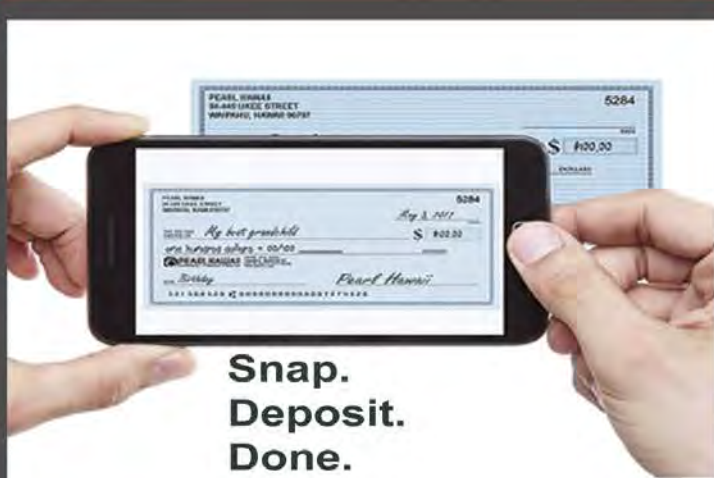
A PUBLICATION BY PEARL HAWAII FEDERAL CREDIT UNION

ISSUE 8

3rd Quarter 2017

INTRODUCING...

innovation.



**Snap.
Deposit.
Done.**

SNAPDEPOSIT



**30 YEAR
MORTGAGES**



popmoney
Personal Payment Service



**INSTANT ISSUE
DEBIT
CARDS**



LOCATIONS + HOURS

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

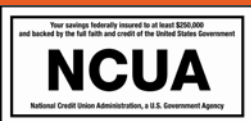
91-1401 Fort Weaver Road #A102
 Ewa Beach, Hawaii 96706
 MON - FRI: 10 a.m. to 6 p.m.
 SAT: 8 a.m. to 3 p.m.

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, Acting 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.

LOAN RATES

APR*
As Low As

TERM

PAYMENT ESTIMATES (monthly)
For other terms and rates, visit www.phfcu.com

New and Used Auto Loans**	2.19%	3 Year	\$1,000 loan: 35 payments of \$28.73, 1 of \$28.53
Personal Loans***	2.99%	1 Year	\$1,000 loan: 11 payments of \$84.70, 1 of \$84.65
	3.99%	3 Year	\$1000 loan: 35 monthly payments of \$29.52 + 1 of \$29.49
	5.99%	5 Year	\$1,000 loan: 59 monthly payments of \$19.33 + 1 of \$19.08
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 www.phfcu.com 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 to 15 Years	Call 808-73-PHFCU (737-4328) or visit www.phfcu.com 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 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 up to 120% 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 Persona 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, 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 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 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.



AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE
 Exclusively for credit union members

Exclusively for credit union members like you, the TruStage® Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service. Want to save money? Pearl Hawaii Federal Credit Union members who switch could save hundreds of dollars a year. By combining your car and home insurance, you may qualify for multiple discounts and get fast 24/7 claim service (including holidays). Make a simple phone call today to determine the discounts you qualify for. There's no cost and no obligation to get a free quote, so call 1-855-483-2149 or visit : phfcu.com/autohomeinsurance

TruStage® Auto & Home Insurance Program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Individual premiums and savings will vary.

innovation.

SNAPDEPOSIT



With the use of your cell and our PHFCU Apps, you now can deposit checks easily and conveniently 24/7. Deposit Checks Anywhere, Anytime. With PHFCU's Mobile App and SnapDeposit, you can 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.

popmoney



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 to transfer money in and out of. Use this service when you need to send, receive, or request money safely and securely.

INSTANT ISSUE DEBIT CARDS



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.



30 YEAR MORTGAGES

Need help with getting a Dream Home or a Home that you can Afford in Hawaii? Want to Refinance to a Lower Rate? **Advantages:** Low Rates, Conventional, Investment, First Time Home Buyers, Fixed Rates, 0 to up to 3 points available, Get Pre-Approved (Find out your shopping power before buying or investing), Refinance to a lower rate.

NEW SAVINGS RATES + PRODUCTS

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.

FINANCIAL LITERACY ACCOUNTS

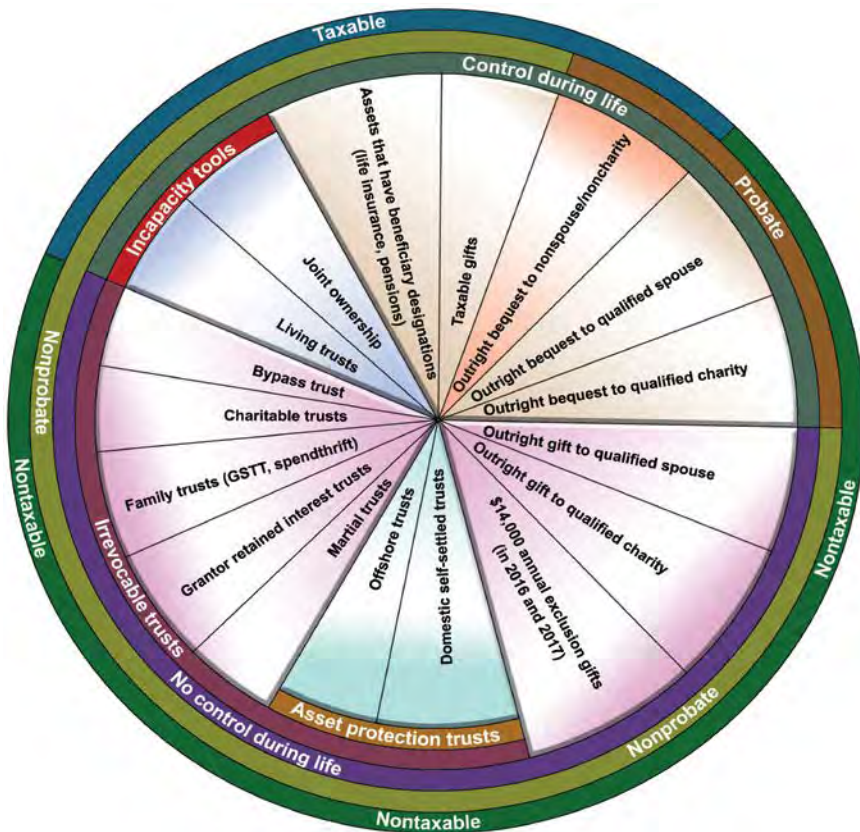


For more information, please visit

phfcu.com

The World of Estate Planning

A successful estate plan is shaped by goals. Key estate planning goals are minimizing taxes, avoiding probate, retaining control over property, protecting assets, and protecting against incapacity. These goals are represented in the outer rings of the illustration. There are a number of devices that can be employed to accomplish these goals; among them are gifts, wills, trusts (living or irrevocable), joint ownership arrangements, and beneficiary designations. These devices are represented within the world's core (the pie-shaped pieces). This tool has been designed to easily match goals with devices that can achieve those goals.



CHRIS KAMINAKA

PHONE (808) 218.6268

EMAIL chris.kaminaka@cunamutual.com

WEB phfcu.com/youradvisor



CONGRATS JENNY!

Jenny won a 5 feet Momi Plush for being a Momi's Money kids club member!



MOMI'S MONEY

OPENING BALANCE	\$5.00
MINIMUM BALANCE	\$5.00
DIVIDENDS	YES
ADDED BENEFITS	Free Momi Bank Upon Account Opening
	Free Gift On Birthday with an average daily balance of \$500 or more on child's birthday
	Coin Sorting Services Waived if deposited into Child's Account up to \$100 per day



MAKE WINTER WAVES WITH A

Personal Loan

AS LOW AS...

2.99%
APR*
one year term

3.99%
APR*
three year term

5.99%
APR*
five year term

UP TO \$30,000

*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: 1 Year term-11 payments of \$84.69 + 1 estimated payment of \$84.63; 3 Year term- 35 payments of \$29.52 + 1 estimated payment of \$29.49; 5 Year term- 59 payments of \$19.33 + 1 estimated payment of 19.08.

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

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

CALENDAR

GOING GREEN AT WAIPIO	Sept 30 9am - 1 pm	Waipio Location (corner of Ka Uka + Ukee)
COLUMBUS DAY	Monday, Oct 9	All Locations Closed
SERVCO AUTO SALE	Oct 27 - 29	Servco's Waipahu Location
VETERANS DAY OBSERVED	Friday, Nov 10	All Locations Closed
INTERNATIOAL CREDIT UNION DAY	Thursday, Oct 17	All Locations
THANKSGIVING DAY	Thursday, Nov 23	All Locations Closed
TOYS FOR TOTS	Nov 1 - Dec 5	All Locations
CHRISTMAS	Monday, Dec 25	All Locations Closed
HAWAII FOODBANK DRIVE	Nov 15 - Jan 17	All Locations



MOST WANTED

1. Canned proteins: Meat, Tuna, Chicken
2. Canned meals: Stew, Spaghetti, Chili
3. Canned vegetables
4. Canned fruits
5. Rice

November 15 to January 17



Bring New + Unwrapped Toys from
November 1st to December 5th

EQUIFAX DATA BREACH

What you can do to protect yourself...

Equifax, one of the three major credit bureaus, has left many Americans questioning if they are part of the 143 million people whose personal data has been exposed. If you are concerned due to the breach and want to protect yourself from the hack, this is what you can do...

EQUIFAX'S PROGRAM

Equifax is offering to anyone affected by this breach, a free year of credit monitoring through their TrustedID Premier program designed to prevent identity theft and credit tampering. Please be aware that PHFCU is not endorsing nor discouraging the enrollment of this product and that there are reports that Equifax's online tool to enroll into their identity theft protection and credit file monitoring service may not be entirely accurate, that fees may apply, and that enrollment in these products may prevent you from participating in future class-action lawsuits. We highly recommend you carefully read through all disclosures and agreements before signing up for Equifax's service.

CHECK YOUR CREDIT REPORTS

The US government guarantees everyone a free annual credit report from the three major bureaus at <https://www.annualcreditreport.com>. When looking through your reports, keep an eye out for new accounts you didn't open, late payments on debts you don't recognize, and any other activity that looks unfamiliar.

FREEZE YOUR CREDIT

One of the most reliable ways to prevent someone from opening credit in your name is to place a Credit Freeze on your credit report. If you would like to unfreeze your account in order to apply for credit, you will need to provide a PIN that you will create when you initially froze your credit report. The process is usually automated and can be completed within a few minutes. Just be sure to keep your PINs in a secure place. There may be a fee associated with this service so please ask the credit bureau what their fee is to freeze or unfreeze your credit report.

To freeze your credit report, contact each of the credit bureaus using these phone numbers:

Equifax: 1-800-349-9960

Experian: 1 888 397 3742

TransUnion: 1-888-909-8872

SET A FRAUD ALERT

When a fraud alert is set, credit companies will be required to verify your identity before opening an account. Once the alert is set, it will last 90 days.

To set a fraud alert, call one of the credit bureaus (you do not need to call all 3).

Equifax: 1-888-766-0008

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

MONITOR

Monitor your existing credit card and monetary accounts closely for charges you don't recognize.

TOOLS TO HELP YOU PROTECT YOURSELF

TOOLS TO HELP MONITOR ACCOUNT ACTIVITY FROM YOUR CELL OR TABLET + GET ALERTS ON ACCOUNT ACTIVITY...

PHFCU MOBILE APP To download our Mobile App, please visit either the Google Play or iTunes store on your device and look up PHFCU or Pearl Hawaii Federal Credit Union.

PHFCUOnline is a virtual branch that provides you with easy access to your account information, products and services 24 hours a day, seven days a week. Need reminders or perhaps you want to know if your account drops below a certain amount? Whatever it is, schedule email or text notifications so you will always be in the know.

CardValet Stay informed of potential fraud with alerts on attempted or declined transactions. Establish transaction controls for dollar amount limits, merchant categories, and geographic locations. You can also turn your debit card on and off. To download our app, please visit either the Google Play or iTunes store on your device and look up CardValet.

MONITOR YOUR ACCOUNT ACTIVITY FROM YOUR PHONE...

Member Telephone Service (MTS) Pearl Hawaii Federal Credit Union's Member Telephone Service (MTS) is easy to use and a convenient way to access all of your account information. Just call us at 808-737-4328 (73-PHFCU) to access your account.

PROTECT YOURSELF FROM MAIL FRAUD...

eStatements Help protect your identity and the environment. View your account statements quickly and securely within PHFCUOnline.

PHFCU Billpay Pay all your bills online or from your mobile device. Send payments to virtually anyone in the U.S., schedule payments up to one year in advance, receive and pay selected e-Bills from leading merchants. Best of all- there is no risk of someone stealing your mail or your payments getting lost.