

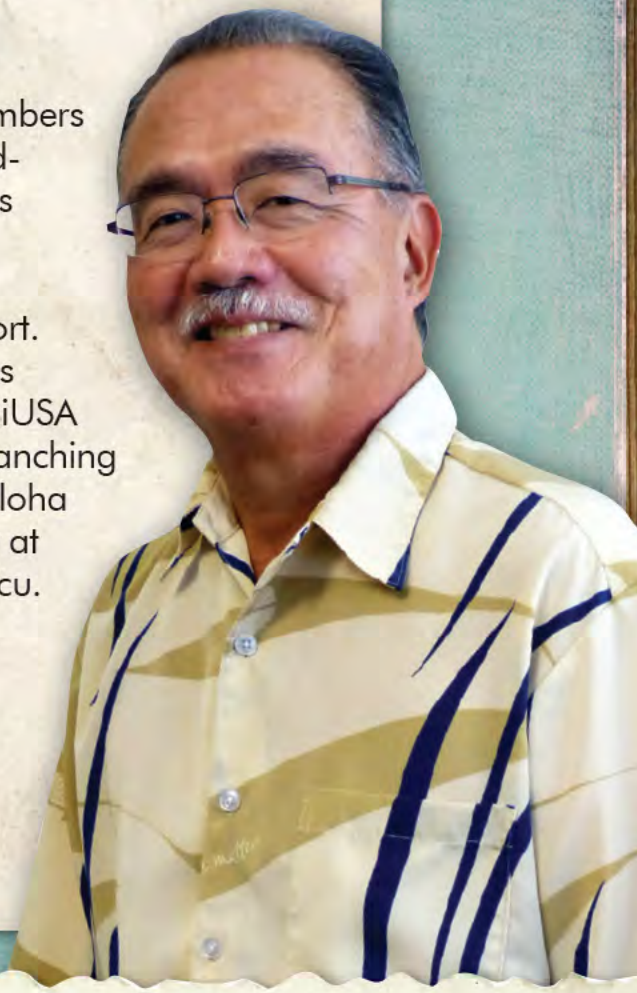


Money News

A publication of HawaiiUSA Federal Credit Union

HawaiiUSA Welcomes Aloha FCU Members!

On November 1, 2014, Aloha Federal Credit Union members became members of HawaiiUSA FCU through an agreed-upon merger. We welcome Aloha FCU's 3,200 members to the HawaiiUSA family, and are pleased to announce that HawaiiUSA is continuing operations at Aloha FCU's former branch, located near Honolulu International Airport. This facility is now HawaiiUSA's 13th branch and operates Monday through Friday, 8:00 am to 5:00 pm. All HawaiiUSA members have access to the branch; however, shared branching transactions are not available. The branch, called our "Aloha Branch", is located street level in the Airport Trade Center at 550 Paiea Street. For more information, visit hawaiiusafcu.com or call us at 534.4300 (on Oahu) or toll-free 1(800) 379.1300.



Happy Holidays!

Karl Yoneshige
President & CEO

Holiday Hours

Christmas Eve - OPEN
Wednesday, December 24, 2014
9:00am - 1:00pm*

Christmas Day- CLOSED
Thursday, December 25, 2014

*Kihei Branch hours: 9:00am - 2:00pm

New Year's Eve - OPEN
Wednesday, December 31, 2014
9:00am - 1:00pm*

New Year's Day - CLOSED
Thursday, January 1, 2015

Aloha Branch Hours

Aloha Branch
Airport Trade Center
550 Paiea Street, Suite 126
Monday - Friday: 8:00am-5:00pm
Weekends: Closed



Tips to Avoid a Financial Holiday Hangover:

'Tis the season for holiday shopping! We automatically hand the sales clerk our credit card; 'I'll worry about the bill after the holiday season is over.' Sound familiar? Then the holiday bills start rolling in. Not a great way to begin the New Year.

Here are some great tips to help avoid a Financial Holiday Hangover!

Plan Ahead to Shop Smart

- List every person you plan to buy a gift for. Don't forget to include holiday expenses (decorations, cards, postage, travel, gift wrap, entertaining expenses, etc.).
- Secondly, total the amount that you will spend on all your holiday gifts. \$10, \$20....it all adds up. The total will provide you with a better picture of how this expense affects your total budget.
- Shop online to save time!

Explore Your Financing Options

- Consider opening a Christmas savings account at the beginning of the year. To make saving easier, sign up for automatic payroll deduction. By the time next Christmas rolls around, you'll have the money already saved.
- Consider a personal loan with a 12-month repayment period rather than charging those holiday expenses. You will pay less interest and ensure the loan will be paid in full before the next holiday season arrives.

Information adapted from Balance – Financial Fitness Program. Visit leapwithhawaiiusa.com for more financial education.

HawaiiUSA 2015-2016 Board of Director Nominations

The Nomination Committee of the Board of Directors for HawaiiUSA has nominated four (4) members to fill four (4) vacancies for the 2015-2016 Board of Directors. The following members, listed in alphabetical order, have been nominated:

Kelvin Y. S. Chun • Maxine M. Joe • Colleen Umetsu • Donald H. N. Yee

No member of the general membership submitted a qualifying nomination by petition. As such, no mail ballot will be conducted for these positions. The above named individuals will be declared elected at our Annual Meeting to be held on Tuesday, February 24, 2015 at our Main Office.

Scholarship Applications Now Available at All Branches & Online!

HawaiiUSA scholarship applications are now available! Nine (9) \$2,000 scholarships will be awarded to graduating high school seniors and six (6) \$2,000 scholarships will be awarded to college students. Scholarship applications are available at all HawaiiUSA branches and online at hawaiiusafcu.com/scholarship.aspx. Scholarships will be awarded for the 2015-2016 academic school year based on Academic Standing, Leadership, Honors and Awards, Community Service, Merit, Recommendations and Financial Need.

Eligibility Requirements

Applicants must be a HawaiiUSA member for at least twelve (12) consecutive months prior to applying, have an account in good standing, and presently be a high school senior or attending an accredited institution of higher education.

Deadline

Completed application, two (2) letters of recommendation and transcripts must all be postmarked no later than February 18, 2015 and mailed to:

**HawaiiUSA FCU • Attn: Scholarship Committee
1226 College Walk • Honolulu, HI 96817-3995**

A hand-carried application will not be accepted. Applications postmarked after the deadline will not be reviewed.

The Scholarship Program Committee will review and evaluate each application before final selections are made. Scholarship Program Committee selections will be final. Applicants will be notified of results no later than April 20, 2015. A reception will be held on May 2, 2015.

Being there when it matters...



Life matters Loan

as low as

1.99% APR*

for 12 months

Apply online today!

lifemattersloan.com

*Annual Percentage Rate. Offer valid on all applications received beginning 10/15/2014 until 1/31/2015. (Payment example: Loan amount of \$1,000 at 1.99% for 12 months would have a monthly principal and interest payment of \$84.23). Loan amount must meet a \$1,000 minimum requirement. This offer cannot be combined with any other offers. Subject to HawaiiUSA's loan terms and conditions. Membership guidelines may apply. Federally insured by NCUA.

78th Annual Dinner Celebration

Sunday, March 29, 2015: Sheraton Waikiki Hotel

3:30 p.m. - 5:00 p.m. Registration

5:00 p.m. - 5:45 p.m. Program

5:45 p.m. - 7:00 p.m. Chinese Dinner

7:00 p.m. - 8:00 p.m. Entertainment
& Door Prizes

\$35 Primary or Joint Members

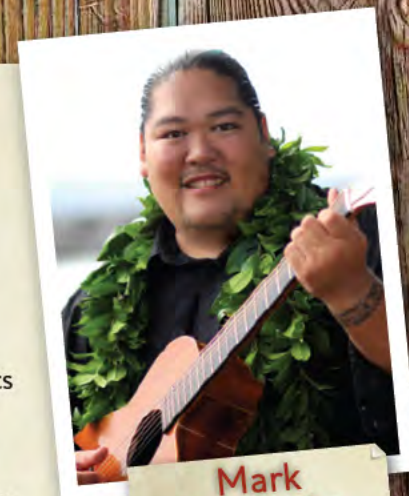
\$65 Non-Members

Limited to the first 900 registered guests

RSVP Deadline: February 18, 2015

No refunds after February 25, 2015

No host cocktails and absolutely no outside liquor.



**Mark
Yamanaka**

All attendees will receive a registration gift and also be entered to win door prizes, including a grand prize!
Call 534.4300 for more information.

Mail reservation form, a self-addressed, stamped envelope and sharedraft/check to:

HawaiiUSA FCU • Attn: Annual Dinner
1226 College Walk • Honolulu, Hawaii 96817-3995

78th Annual Dinner Reservation Form

Name _____

Address _____

Account # _____

Phone # _____

Name _____

Address _____

Account # _____

Phone # _____

I have enclosed a sharedraft/check for \$ _____ and a self-addressed, stamped envelope with this form.

Reservations are NOT transferable.

Copies of reservation form are acceptable.

\$35 Primary or Joint Members

\$65 Non-Members

Seating will be done in order of receipt of reservation forms.

December is Identity Theft Prevention Month

Identity Theft is still one of the fastest growing crimes in America and it does not only affect your finances. More and more criminals today commit medical fraud, governmental (tax ID and social security ID theft) and criminal identity theft.

As a member benefit, we developed a low cost, high value, identity theft restoration service called **HawaiiUSA ID Restore**. For just \$2.00 a month, you can purchase this valuable service.

If you wish to enroll, please call the **Member Protection Center** at **844.8279** or enroll at a HawaiiUSA branch.



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1226 College Walk, Honolulu, HI 96817

Branch Locations

Main 1226 College Walk
Aiea Aiea Shopping Center
Kaneohe Windward Ma
Mililani Mililani Shopping Center
Kaimuki 3660 Waiālae Ave #108
Ala Moana 1538 Kapōhāhā Boulevard Ste. 105
Waipahu Waipahu Town Center
Kapolei 920 Kamōhāhā Boulevard
Hawaii Kai Hawaii Kai Executive Plaza 1
Pearl City 1245 Kuaia Street Ste. 101
Kahului Queen Kaahumanu Office Bldg
Kihei Kihei Times Supermarket
Aloha 550 Paiea St. Ste. 126

Member Services

Oahu 534 4300
Toll-free (800) 379 1300

Online

Visit hawaii-usafcu.com



Federally insured by NCUA



Call for Credit Union Volunteers!

Credit Unions are owned by members and governed by member volunteers.

As such, the HawaiiUSA Board of Directors is seeking dedicated and responsible members for selection to fill available volunteer positions on the following committees:

Annual Dinner • Scholarship • Personnel
Loan Review/Policy • Nominations & Elections
Golf Tournament • Governance
Risk Management

Volunteer committee positions assume fiduciary responsibility, do not receive compensation and may require many hours of time and commitment. Applications to become a volunteer are available by emailing Marcy at mhiga-antonio@hawaii-usafcu.com.

Deadline for completing applications is Tuesday, February 24, 2015. Please mail applications to:

HawaiiUSA FCU
Attn: Board of Directors
1226 College Walk
Honolulu, HI 96817-3995