



# connections



## Our Branches Are Moving! We're consolidating into a single, better location

Come September 7, you won't find us at our 2200 Kamehameha Hwy. location! And for many members, that'll be a good thing. We're leaving behind the parking problems and out-of-the-way location!

On that day, we will open our new **Main Branch** at 550 Paiea Street, Suite 228 upstairs in the makai lobby. Check out a photo of our new location on Page 2!

### Get so much more done now!

Our new Main Branch will come with ample parking and all the credit union services you've come to expect from us. Plus, get so much more done when you're there — retail merchants including Starbucks are sure to make your credit union visits not-so-lonely!

### Our Airport Branch will close.

We think our new Main Branch will be in such close proximity to Honolulu International Airport that our Airport Branch may suffer from lack of interest. On June 30, our Airport Branch will close.

### Don't miss out on the celebration!

In anticipation of our entire operation moving to 550 Paiea Street, we'll be hosting a few open house gatherings as well as passing-along coupons to redeem in September after we move. Be sure to look for that throughout this quarter!

**Look for an insert we've included this month. For more information, visit our website or call us!**



### Finding the Blue Logo meant cash for Lauren Chu and Kainoa Wilson!

Lauren e-mailed us her answer and was the first to find our blue logo correctly! Lauren won \$50 for finding our blue logo first!

Kainoa Wilson also e-mailed us about finding our blue logo and she won our random \$25 drawing!

**While that's the end of our Find the Blue Logo contest, we're hosting a new contest explained below!**

## Personal Loans at 7.25% APR

With our loans, you pay less in interest and that means more for you! Consider all of the things you can do by saving with our Personal Loans.

### Bill Consolidation!

Pay-off your higher-rate bills and credit cards or reduce your monthly payments with a refinance!

### Back-to-School Loan!

Uniforms, sports equipment, books, supplies, and the biggest burden of all... tuition! We can help with that, too!

### A Quick Vacation Get Away!

Take the family for a quick trip, or reward yourself with a quick get away. We can help make it affordable so you worry about having fun!

Stretch  
your dollars  
with our help!

## Holidays in 2010

We will observe these remaining Federal Reserve holidays in 2010:

- Independence Day** Monday, July 5, 2010
- Labor Day** Monday, September 6, 2010
- Columbus Day** Monday, October 11, 2010
- Veterans Day** Thursday, November 11, 2010
- Thanksgiving Day** Thurs., November 25, 2010
- Christmas Day** Friday, December 24, 2010



# President's Update

## Summer means big changes for us!

### Dear Members,

Last quarter, I wrote to you about our priority of member service. This quarter, that priority continues, but I think our news is even bigger!



### We upgraded Internet AccessLine!

The installation of our new *Internet AccessLine* home banking system was completed successfully.

### AccessLine eStatements are definitely coming in 2010!

We are almost done testing of our *AccessLine eStatements* system and once testing has been completed, members will have full access to the system. Look for news about this in the coming months.

### Mobile AccessLine is also on its way!

Now that our new *AccessLine* system has been upgraded, we are working on introducing *Mobile AccessLine* for late 2010. It'll give you easy access to your most-used functions in *Internet AccessLine* directly on your mobile phone — and that's whether or not it's a 'smart phone!' **Imagine: Your Aloha accounts, on-the-go!**

### Our biggest news yet: We're moving!

Credit union member service operations will be consolidating into a better, more convenient location at 550 Paiea Street near Honolulu airport. This new location offers more parking and with full retail neighbors, visiting us won't be an "out of the way experience." As a result, our Airport Branch will close on June 30, and our Main Branch will move and combine operations on September 7.

Look for specials and information so you don't miss the celebration!

### It's an exciting time for Aloha and for our members!

Please keep an eye out for information on all of these changes, or if you've got pressing questions that you'd like answered, feel free to call on our staff, either in-person, by phone at 841-6836 or toll-free 800-282-0212 or even by e-mail at AlohaFCU@AlohaFCU.com!

Enjoy a great summer, and as always, mahalo for your continued membership and support of Aloha Federal Credit Union!

Warm regards,

Guy Usui  
President

**Editor's Note:** *Connections Quarterly* is smaller for this issue to save some space on all the informational inserts we've had to include with account statements this quarter.

## Rates

### Share Savings Rates

	DIVIDEND RATE <sup>1</sup>	APY <sup>2</sup>
Savings Accounts	0.50%	0.50%
Holiday Club Savings Account <sup>1</sup>	1.75%	1.76%

### Checking Accounts

Regular — Balances of \$1,999.99 and Lower	0.25%	0.25%
Super Draft — Balances of \$2,000 and Higher	0.50%	0.50%

### Individual Retirement Accounts (IRA)

Traditional	1.00%	1.01%
Roth	1.00%	1.01%
Coverdell Education Savings	1.00%	1.01%

### Share Certificates<sup>1</sup>

6-Month Term — Minimum to Open is \$500	1.00%	1.00%
12-Month Term — Minimum to Open is \$500	1.25%	1.26%

### Loan<sup>5</sup> & Line of Credit<sup>5</sup> Rates ALL RATES APR<sup>6</sup>

**Share-Secured and Certificate-Secured Loan<sup>2</sup>** Dividend Rate plus 2.00%  
*Sample: Share Rate 0.75% + 2.00% = 2.75% Rate for Share-Secured Loan*

**Personal Loan** — Rates Start at for 1-Year Term ..... 7.25%

**Personal Line of Credit<sup>8,9a</sup>** ..... 6.75%

**Vacation Line of Credit<sup>8,9a</sup>** ..... 6.25%

**Personal Education Line of Credit<sup>8,9a</sup>** ..... 5.75%

**Overdraft Line of Credit for Share Draft Protection<sup>6a</sup>** ..... 12.00%

**Visa<sup>®</sup> Credit Card** — *This is only a summary. For details, please call us.*

Classic	12.99%
Platinum	8.99%

### Vehicle or Motorcycle Loan<sup>3,4</sup>

	New	Used
Up to 3-Year Term	4.50%	5.25%
Up to 4-Year Term	5.00%	5.75%
Up to 5-Year Term	5.50%	6.25%
Up to 6-Year Term	6.00%	6.75%

### Real Estate Loans<sup>5</sup> & Lines of Credit<sup>5</sup>

**First Mortgage<sup>7a</sup>** ..... Call for Rates

### Second Mortgage<sup>7a</sup>

Loan Balance to Home Value (LTV) of 100%, Up to 10 Years	8.50%
Loan Balance to Home Value (LTV) of 90%, Up to 10 Years	7.50%

**Home Equity Line of Credit<sup>7a</sup>** ..... 4.25%

APY is Annual Percentage Yield. Rates current as of 07-01-2010; subject to change. All credit union products and services subject to membership eligibility. All loan products subject to credit review. <sup>1</sup>This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. <sup>2</sup>Subject to a maximum term of 12 years. <sup>3</sup>Subject to a loan amount maximum based on the value of the vehicle and applicant's credit worthiness. <sup>4</sup>Extended terms for Vehicle Loans not available for all borrowers and/or vehicles. <sup>5</sup>Subject to a loan or line of credit maximum based on applicant's credit worthiness. <sup>6</sup>Subject to a credit limit of \$2,500. <sup>7</sup>Available for owner-occupied properties in the State of Hawaii and subject to a maximum loan amount relative to per-member aggregate limits and limits based on appraised value of property. We may require an appraisal. All rates, fees, terms, and restrictions for all products, services, and loan products subject to change. <sup>8</sup>Loan proceeds payable only to licensed institutions of learning or providers of educational services. <sup>9</sup>Indicated rates are determined by adding a margin to an index rate; Index Rate is the Wall Street Journal Prime Rate. Margin for Personal Line of Credit is 3.50%, Vacation Line of Credit is 3.00%, Personal Education Line of Credit is 2.50%, and Home Equity Line of Credit is 1.00%. <sup>a</sup>Open-End credit terms; not all borrowers qualify for open-end credit terms.

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**Two Branches in Honolulu**  
**50+ Shared Branch Locations**  
**500+ No-Fee ATMs Statewide**

2200 Kamehameha Highway, Suite 200  
Honolulu, Hawaii 96819

550 Paiea Street, Suite 228 *Opens Sept. 7!*  
Honolulu, Hawaii 96819

www.AlohaFCU.com  
AlohaFCU@AlohaFCU.com

Call Our Branches or Telephone AccessLine  
Oahu, 841-6836  
Toll-Free, 800-282-0212

Visa<sup>®</sup> Credit Card Access  
www.EZCardInfo.com

