



Connections

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Watch for dealer tricks; Buy smart & still save!

Great deals are out there, but be cautious!

Not everyone will be eligible for 0% Financing

Only a very small number of buyers will qualify for highly-advertised 0% rates. In fact, the American Automobile Association (AAA) says only 1 out of 10 will qualify.

Can you live with the dealer's requirements?

In the off-chance you qualify for a dealer's 0% rate, these "catches" may become very apparent if you opt for the 0% financing:

- ➔ Advertised or manufacturer-offered rebates may not be made available.
- ➔ Only certain vehicle types & slow-selling models may be eligible.
- ➔ Your loan length (term) or other options may be limited.
- ➔ You may be required to choose or give-up certain vehicle options.

If it's price you're chasing during negotiations, stay focused!

Although it's not true in all cases, a dealer offering 0% financing may inflate the price of a vehicle to make up for lost finance charges, or make it more challenging to negotiate a lower vehicle price.

Concentrate on saving money and the monthly payment.

Make sure you find out about any available rebates. Often, a rebate with conventional credit union financing may cost you less than no rebate with 0% financing.



Compare & Get Real Savings!

	0% Dealer Financing	Aloha FCU Financing
Purchase Price	\$20,000	\$20,000
Rebates	\$0	-\$2,500
Amount Financed	\$20,000	\$17,500
APR for 36 Months	0.00%	4.00%
Monthly Payment	\$556.00	\$538.00
Total Purchase:	\$20,000	\$19,368 ✓

Save also with member exclusive pricing on vehicle service contracts for most cars!

Available for any* of your vehicles; new or used.

Lessen your out-of-pocket expenses for vehicle breakdowns with MEMBER'S CHOICE® Mechanical Repair Coverage or MRC.

Choose the plan and terms of protection that are right for you. No reverting to "mile zero" or the in-service date on your vehicle. Best yet, purchase coverage at any time as long as your vehicle is not more than 10 years old or with 100,000 miles or less.

Experience MEMBER'S CHOICE® Mechanical Repair Coverage for 30 Days* During these 30 days, feel free to cancel your MRC.

But with benefits like these, why would you? Many of the standard equipment that may not be covered by other service

contracts are covered by MRC like remote keyless entry systems, built-in navigation equipment, and much more!

MEMBER'S CHOICE® Mechanical Repair Coverage plans also provide for rental reimbursement of up to \$30 per day for 5 days from day one, 24-hour emergency roadside assistance, up to \$100 per occurrence as well as travel expense reimbursement, including up to \$500 for lodging, food and more!

For additional information or for a quote on all of your vehicles, call our Lending staff!

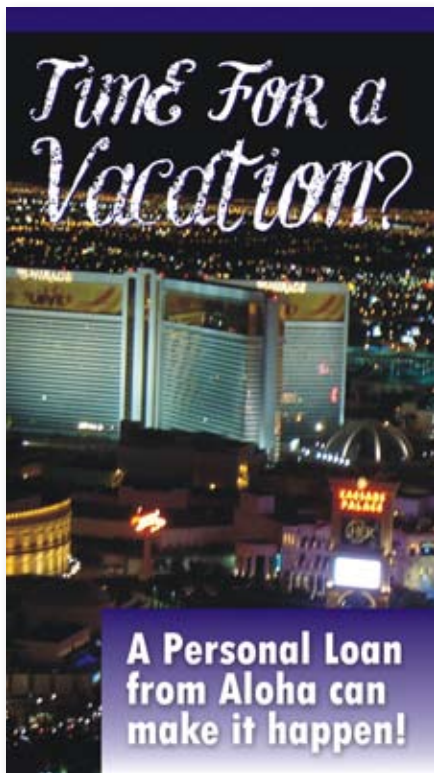
*Vehicles must be 10-years old or newer, and have 100,000 or fewer original miles.



Remaining Holidays

We will observe the following Federal Reserve holidays on these dates in 2010:

Memorial Day Monday, May 31, 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 Thursday, November 25, 2010
Christmas Day Friday, December 24, 2010
New Year's Day Friday, December 31, 2010



Watch for new *Internet AccessLine* log-in info!

Existing users will receive a postcard.



We extended the transition period for the upgrade to our new *Internet AccessLine* system to give members more time to be ready. With that, old log-in and password credentials will continue in-place until Friday, May 28.

In the days before May 28, existing *Internet AccessLine* users will receive a postcard. It's important that you look-out for that postcard because it'll tell you that your account was transitioned properly, and it will also give you key information on how to access the newly-upgraded *Internet AccessLine* system

Many have continued to ask certain questions. Here's a recap of the most-asked:

- ♦ **Will data be moved?** Yes. All transaction history in your account will be available in the new system.
- ♦ **But BillPay will not?** Correct. BillPay data will not be moved. That's why we provided additional time for members to prepare their own data.

For always-updated information, visit our website at www.AlohaFCU.com and click on the link marked "Internet AccessLine Upgrade."



There really is a difference with our Visa® credit card!

Whether Classic or Platinum, our cards are better.

You'll notice the difference as soon as your first statement arrives! Our rates are better than most, and that's not because we offer introductory rates or 'teaser' rates.

Our everyday, all-the-time Visa® credit card rates are hard to beat! And that's not all:

- ♦ No annual fee!
- ♦ No balance transfer fee!
- ♦ No penalty rate for balance transfers!
- ♦ Free access to www.EZCardInfo.com to track transactions & make payments.
- ♦ Unbeatable ScoreCard Reward points!

Plus, if you've got a favorite mileage card, we encourage you to keep it and use your Aloha Visa® credit card to pay that card off. It's simple, look for our insert in this month's statement to explain how it's done! The best of both worlds: Any airline mileage card plus Aloha's great rate!

If you don't already have an Aloha Visa® Classic or Platinum credit card, now's the time to apply!

The quickest way to apply today is to visit our website at www.AlohaFCU.com and click "Applications."



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