



**July 2019: A message from
Indirect Lending Manager
Davin Yamada**



Summer heat got you down?
Get cooled off with HOCU's low
auto loan rates. Want a low
monthly payment like a lease,
without the heavy restrictions
and hidden costs of
leasing? Whether you're in the
market for a new or used
vehicle, we got you covered.

Introducing the HOCU Advantage program! With payments up to 30-40% lower than conventional financing, the HOCU Advantage program is a fully insured, residual-based "walk-away" balloon finance option. Unlike a lease, you own the vehicle and have all the flexibility and benefits of vehicle ownership. Other benefits of the HOCU Advantage program include:

- New and pre-owned vehicles up to five years old qualify
- Flexible loan terms of up to 72 months
- No Down Payment required
- No early payoff penalty
- Annual mileage options of 12,000, 15,000 and 18,000 miles available
- Since the title is in your name you have more options prior to loan maturity, including the ability to turn your vehicle in and walk away at the end of the loan term
- Enables you to upgrade/change your vehicle every couple of years

If you have any questions about the HOCU Advantage program, feel free to contact me at dyamada@myhocu.com or 777-5638.

UPCOMING EVENTS

Member Appreciation Movie Night:

July 26 (6:00pm - 9:00pm)



Join us for a showing of Captain Marvel at our Moiliili branch. Cost is \$5 per person (non refundable) and in return you'll receive a \$10 voucher to be used on food truck vendors. Limit to 150 members. First 20 kids to dress up as their favorite super hero will receive a free gift! Stop by any of our

Programs & Services



We are unwrapping this amazing share certificate special from July 1 to August 31 in celebration of our Ewa Grand Opening:

- Minimum deposit of \$500
- Maximum deposit of \$100,000
- Members 55+ years old receive an additional 0.05%

Visit any of our branches to take advantage of this promotion.

branches or call 777-5646 to reserve your seat.

Ewa Grand Opening:

July 31 (5:30pm)

Come celebrate our newly opened Ewa Branch. Enjoy light pupus and members will receive a free HOCU fan.

OTHER

Supervisory Committee Conducts Account Verification:

Please review your account statement ending June 30, 2019 and notify the Supervisory Committee immediately if you find any discrepancies at our mailing address:

**Supervisory Committee
HOCU
PO Box 235873
Honolulu, HI 96823**

Call for Board Nominations:

We will be accepting self nominations now through September, and nomination petitions from October through December. Please submit your interest to Mary Young at myoung@myhocu.com or to our mailing address below. For more information call 777-5610.

HOCU Calendar Contest:



Submit your photo for a chance to be featured in our 2020 calendar! Visit any of our branches for an entry form or go to www.myhocu.com.

*APY=Annual Percentage Yield. APY is accurate as of July 1, 2019. Earn 3.00% APY for a 12-month term certificate with a minimum deposit of \$500 and maximum amount of \$100,000; funds must be drawn from a financial institution other than HOCU. Rate and offer is subject to change without notice. A penalty fee may be imposed for early withdrawal. Fees could reduce earnings on the account. Membership required. See Truth-in-Savings disclosure for more information. Federally insured by NCUA.

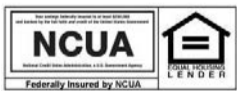
Community & Charity Support



School Supply Drive: In partnership with [Community Helping Schools](#), we are selling Baldwin's Sweet Shop snack packs to purchase school supplies for Kuhio and Ewa elementary schools for the 2019-2020 school year.



2019 Scholarship: Congratulations to our 2019 HOCU Rising Star Scholarship Program recipients (James Mederios, Faith Chang, Nicole Tommee, Lauren Lau, Mika Nakashige, and Etenauga Voigt). Thank you for your hard work, you all have bright futures ahead!



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Our mailing address is:
PO Box 235862, Honolulu, HI 96823