Earn $25 for each referral that opens an account with our Credit Union. Besides $25, you’ll be entered into a quarterly drawing for $100. There’s no limit so refer any eligible family, friend or co-worker!

PERSONAL LOAN SPECIAL
For a limited time get 2.00 percentage points off the existing personal loan rates. The special loan rate is as low as 5.00% APR¹ based on 5 year loan term.

We’re still RECYCLING for the CHILDREN’S MIRACLE NETWORK
Mahalo to our members that donated their recyclables and those of you that made monetary donations. With your help, we have raised over $700 so far.

¹Annual Percentage Rate, special rate is the lowest rate available on the Personal Loan. Other rates are available. Your rate is determined by your credit score. Subject to other terms, conditions and credit approval.

Make DEPOSITS at any BANK OF HAWAI’I location. See over for more details. And check out our new and higher Share Certificate rates!
Calendar of Events

Holidays
Sep 3rd – Labor Day

Important Reminder:
Please send all mail deposits, payments or correspondences to:
1703 Liliha St.
Honolulu, HI 96817

Did you know?
You can apply for a loan online or mobile device at:
www.kuakinifcu.com

Contact Us:
1703 Liliha St
Honolulu, HI 96817
Ph: 808-687-6280
Fax: 808-690-9277
Web: www.kuakinifcu.com

After business hours:
Lost or Stolen Debit Card
888-241-2510

Lost or Stolen Credit Card
866-904-0381

Office hours: Mon. to Fri.
7:30 a.m. to 4:30 p.m.

CHECK OUT OUR DIVIDEND RATES!

1 year Share Certificate 2.018% APY¹
3 year Share Certificate 2.529% APY¹

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>RATE</th>
<th>MIN. BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR SHARES</td>
<td>0.30% APY¹</td>
<td>$100.00</td>
</tr>
<tr>
<td>HOLIDAY CLUB</td>
<td>0.50% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>SECONDARY SHARES</td>
<td>0.30% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 YR SHARE CERT.</td>
<td>2.018% APY¹,²</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3 YR SHARE CERT.</td>
<td>2.529% APY¹,²</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

¹Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Annual Percentage Rate and frequency of compounding for an annual period. ²Certificate rate applies to new funds from another institution. A penalty may be imposed if you withdraw funds before the maturity date. Penalty will reduce the earnings and may reduce the principal balance of the certificate.

FEDERALLY INSURED BY NCUA.

BANK OF HAWAII

If you have a checking account at our Credit Union, you can make deposits to your account at any Bank of Hawaii location including in-store branches.

That means you can bank 7 days a week. At the same time, you can also cash your Credit Union check for up to $200 daily.

To make a deposit, just use your own deposit ticket from your checkbook and make your deposit over the counter. You will be credited first thing on the next business day.

Federally Insured by NCUA