

❖ The C.U.'s News ❖

St. Francis Medical Center Federal Credit Union

Summer 2021

Proposed Merger Expands Services and Access

Thank you for your support of St. Francis Medical Center Federal Credit Union. Since our charter in 1954, the credit union has served the financial needs of generations of healthcare workers and their families and, as part of the credit union movement, fulfilled its promise of “people helping people.”

Over the last two years, we heard from members that they would like a wider range of products and services as well as convenient locations. After speaking and meeting with multiple candidates and doing an intense analysis, your Board of Directors selected Aloha Pacific Federal Credit Union as the best potential merger partner.

Times have changed for all credit unions: St. Francis Medical Center FCU does not have the resources to navigate a more complex regulatory and economic environment. And so we recommend that you vote in favor of the merger with Aloha Pacific FCU, which has successfully merged with other credit unions that also lacked the necessary resources.

Please see FAQ on Page 3

The merger is subject to approval of the general membership and until then, all existing St. Francis Medical Center FCU services will remain unchanged.

Next Steps and Important Dates

July 17, 2021 – 10:30 a.m.

Informational meeting to be held online and in person to answer members' questions about the proposed merger.

To join the meeting online, go to www.cuballot.com/stfrancis-meeting. You will need your credit union account number and your Social Security Number to sign in.

The in-person meeting will be held at St. Francis Healthcare System Liliha Campus at the Kupuna Village, Hale O Meleana, 2230 Liliha Street.

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In May, we bid a fond farewell to **Mary Brown**, credit union manager for 27 years, and account representative **Kim Vogel**.

We thank them for their hard work and many years of service.



Proposed Merger

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August 21, 2021 – 10:30 a.m. (doors open at 10 a.m.)

Special meeting of the general membership will be held at the same location as the July 17 informational meeting – Kupuna Village, Hale O Meleana.

You may attend the meeting virtually at www.cuballot.com/stfrancis-meeting.

Members who had not already voted may vote from 10 to 10:30 a.m. online at <https://stfrancis.cuballot.com>.

You will need your credit union account number and your Social Security Number to sign in or to vote.

August 21, 10:30 a.m., is the deadline to cast your vote.

Both meetings are subject to pandemic restrictions and health guidelines applicable at that time.

Each member should have received via mail a packet with details on how to vote as well as information about the proposed merger.

Should the merger be approved, St. Francis Medical Center FCU members will receive a packet from Aloha Pacific FCU with detailed information about services and locations.

Office Hours at St. Francis



Flo Miyashiro

Office hours have been modified slightly. The credit union is open Monday, Wednesday and Friday from 9 a.m. to 4:30 p.m. and closed for one hour from noon to 1 p.m.



Jennifer Batacan

The office is staffed primarily by Flo Miyashiro, interim manager, and Jennifer Batacan, operational support, although other Aloha Pacific FCU staff may also fill in. Stop by and say hello!

Parking Tips

When visiting St. Francis Medical Center FCU, please park in the garage if your transactions are expected to take more than 10 or 15 minutes. We will validate your ticket.

The small parking area just outside the office and hospital is meant primarily for patient dropoffs and pickups.



About Aloha Pacific FCU

Aloha Pacific is the third largest credit union in Hawaii, with more than \$1 billion in assets and about 63,000 members. It was chartered in 1936 and originally was known as the Honolulu City & County Federal Credit Union.

APFCU has seven branches on Oahu; a branch in Kahului, Maui; and a branch in Henderson, Las Vegas. In addition, Kekaha Credit Union on Kauai is a division of APFCU and is accessible to all members of APFCU.



Its network of 30,000 surcharge-free ATMs includes First Hawaiian Bank, American Savings Bank and HomeStreet Bank ATMs and CO-OP ATMs in Hawaii and on the Mainland. Members always have free access to APFCU ATMs. *Note: The first five (5) withdrawals per month at non-APFCU ATMs are free; thereafter, there is a \$2 fee per withdrawal. Surcharge fees may apply.*

APFCU also is part of the shared branching network.

APFCU offers savings and checking accounts, VISA® Platinum credit cards; a mobile app with remote check deposit; online bill payment, loan and membership applications; mortgages, a HELOC, a Call Center and much more. Go to alohapacific.com for more details.

APFCU is also on social media: @AlohaPacificFCU on Facebook, and @apfcu on Instagram and Twitter.

FAQ About the Proposed Merger

The St. Francis Medical Center FCU Board of Directors is recommending a merger with Aloha Pacific FCU. The merger must be approved by a majority of members.

Who can vote?

Primary members who are 21 and older as of August 21, 2021, will be eligible to vote.

Members have been mailed a packet that includes instructions on voting. If you have not received a packet, please visit the Liliha office.

Members will be able to vote:

Online at <https://stfrancis.cuballot.com> by the 10:30 a.m. August 21 deadline.

Or by mail – a ballot and a postage-paid envelope are included in the packet. Ballot must be received by August 21.

CU Ballot is an independent, third-party company that has conducted a number of secure online and mail-in votes for Aloha Pacific FCU and many other credit unions. CU Ballot is located in Ohio, so if members decide to mail their ballots, they should mail them at least 10 days before the August 21 voting deadline because of uncertain U.S. Postal Service delivery schedules.

Please vote carefully. Your first vote is your final vote.

The results of the vote will be announced at the August 21 special meeting.

What should members expect if the merger is approved?

The “conversion” – or the moving of St.

Mark Your Calendars

July 17, 10:30 a.m.:

Informational meeting in-person at St. Francis Liliha Healthcare Systems Kupuna Village, Hale O Meleana, 2230 Liliha Street; and online at www.cuballot.com/stfrancis-meeting.

August 21, doors open at 10 a.m., special meeting at 10:30 a.m.:

Special meeting in-person at St. Francis Liliha Healthcare Systems Kupuna Village, Hale O Meleana, 2230 Liliha Street and online at www.cuballot.com/stfrancis-meeting.

Members who had not yet voted may vote online <https://stfrancis.cuballot.com> until 10:30 a.m.

Francis FCU accounts to the core operating system of Aloha Pacific FCU – would be completed October 31. On November 1, St. Francis FCU members would become Aloha Pacific FCU members and have access to the products and services offered by APFCU. The St. Francis office would become part of Aloha Pacific's network of branches for a year after the merger.

All St. Francis FCU products and services would remain in place until November 1.

If you have a loan, your payments would remain the same, under the same terms, for the life of the loan even after November 1.

Beginning November 1, new loans and savings dividend rates would be at Aloha Pacific rates. Visit the website, alohapacific.com, to view current rates and services.

Holiday Schedule

The Liliha office will be closed:

Monday, July 5 Independence Day (observed)

Monday, September 6 Labor Day

Friday, December 24 Christmas Eve

Friday, December 31 New Year's Eve

Veterans Day, November 11; and Thanksgiving, November 25, are on Thursdays. The office is closed on Thursdays.



LILIHA OFFICE HOURS

Mondays, Wednesdays and Fridays

9 a.m.-4:30 p.m.

Closed noon-1 p.m.

Phone (808) 547-6229

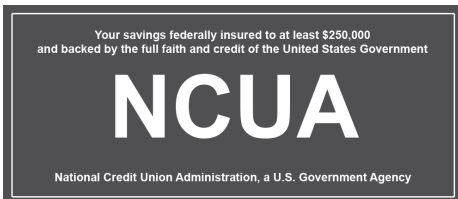
Mailing address:

2228 Liliha Street, Suite 209
Honolulu, HI 96817

Fax: (808) 536-4965

Email: sfhfcu@hawaii.rr.com

Routing number: 321379588



CURRENT RATES

- Savings 0.10% APY
- 6 mo. CD0.25% APY
- 12 mo. CD0.30% APY
- 2 yr. CD 0.35% APY
- Christmas 0.20% APY
- Vacation Club..... 0.20% APY
- IRA 1.25% APY

APY = Annual Percentage yield.

The 6-month CD yields assume reinvestment after 6 months. All CDs require a minimum deposit of \$2,500. Certificates of \$50,000 or more earn an additional 0.05%. The above CD rates are subject to change without notice. A penalty may be imposed for early withdrawal. These fees could reduce earnings in this account.

NEW! Summer Loan Special

Come in now to **refinance** or
apply for a **new loan:**

- Signature loans for 1.00% less than posted rates
- Used Auto loans for 0.50% less than posted rates

LOAN RATES

Share Secured 2.10% APR

Signature:

- 1-12 Months 9.50% APR
- 13-24 "10.00% APR
- 25-36 "11.00% APR
- 37-48 "12.00% APR
- 49-60 "12.50% APR

New! Maximum amount ... \$15,000

New Auto:

- 1-24 Months 2.00% APR
- 25-36 "2.50% APR
- 37-48 "3.00% APR
- 49-60 "3.50% APR
- 61-72 "4.00% APR
- 73-84 "4.50% APR

Maximum amount ... \$50,000
100% of purchase price

Used Auto:

- 1-24 Months4.00% APR
- 25-36 "4.50% APR
- 37-48 "5.00% APR
- 49-60 "5.50% APR
- 61-72 "6.00% APR

Suggested Retail
Maximum amount ... \$50,000
No autos older than 5 years

Offers valid as of 7/1/2021 and may be modified or canceled at any time. All loan approvals are based on creditworthiness. Membership (\$100 in Regular Savings) required. APR = Annual Percentage Rate.

Federally insured by NCUA

