



Frequently Asked Questions

Q1: What is happening?

Kekaha Federal Credit Union is partnering (merging) with Aloha Pacific Federal Credit Union (APFCU) to provide enhanced products and services while retaining its identity under a co-branding agreement.

Q2: What is co-branding?

Co-branding allows Kekaha members to use APFCU's branches, systems, products and services while identifying as "Kekaha Credit Union, a Division of Aloha Pacific Federal Credit Union." Our new logo (with or without the sugar mill image) will appear on statements, receipts, forms, the branch, logo items, brochures and website.



You may encounter APFCU logos when using APFCU products and services. We are the same institution, and staff from both credit unions can serve each other's members equally (full service).



Q3: Why did we keep the Kekaha name?

Both credit unions thought it was important to maintain the identity of Kekaha as a longstanding credit union with deep community ties and historical significance.

Q4: Is my money safe?

Yes. Your account will continue to be insured by the federal government for up to \$250,000. Please refer to the enclosed NCUA brochure, "How Your Accounts are Federally Insured," for details.

Q5: When will this happen?

Starting Thursday, November 1, 2018, at 9 am, unless otherwise noted, you may begin using APFCU branches, shared branches, ATMs, shared ATMs, cards and all the other services described in this Welcome Kit. Keeping your financial

safety and convenience in mind, some of the changes will be seamless, while others may be more noticeable (debit cards, online banking, online bill payment & e-statements).

Q6: What will happen to my Kekaha accounts?

Beginning November 1, 2018, the enclosed Kekaha Agreements and Disclosures will apply.

Account Number: All Kekaha members will be issued new member account numbers to facilitate integration.

Your new member account number will have the prefix "32" in addition to your current Kekaha CU account number. For example, if a current Kekaha CU account number is 0000, the new Kekaha CU account number will be **320000**.

Statements: Your share, certificate, personal loan and HELOC accounts, activity and balances will continue on a consolidated monthly or quarterly statement. Mortgage information will be on a separate statement. Refer to Q10 for important information regarding paper and e-statements.

Unless otherwise noted, the following is a summary of account changes effective November 1, 2018.

Please review all the enclosed documents to better understand your benefits.

All Share (Savings) Accounts – Kekaha CU offers a regular share (savings) and second savings account options for both business and personal members. There is a \$5 minimum balance requirement for your regular savings account. If your regular share (savings) is below \$5, you have until December 31, 2018 to meet the minimum balance requirement to continue receiving member benefits. Otherwise, we may have to suspend services or terminate your membership.

If you have an additional regular savings account, it will be indicated on your account statement as Second Savings.

Personal Share Draft (Checking) – Beginning November 1, 2018, your checking account will offer the following features:

- NO minimum balance
- FREE Visa® check (debit) card
- FREE personal basic checks (one box/year)
- FREE online/mobile banking
- FREE online bill payment (business accounts not eligible)
- FREE mobile & text-message banking (standard data/text usage fees apply; contact your carrier for details)
- FREE mobile check deposit (standard data fees apply; contact your carrier for details)
- Surcharge-free access at participating ATM networks (refer to Non-APFCU ATM Withdrawal Fee)
- FREE & UNLIMITED ATM cash withdrawals at APFCU ATMs
- EARNED dividends with balances of \$300 or more

Overdraft Privilege – This feature will be added to qualified checking accounts starting Thursday, November 1, 2018. If you overdraw your account when writing personal checks, this service could cover the amount of the overdraft. Refer to the enclosed Overdraft Privilege brochure. If you wish this feature to cover ATM withdrawal, debit card and other electronic transactions, we will need your permission; please call or visit the branch. If you want to opt out of this service, please call or visit the branch.

All Share Certificates – Your existing share certificates will be transferred with the existing terms. Dividends for existing Kekaha certificates will be paid monthly instead of annually. If your certificate dividends were set up to transfer to your Kekaha savings account, it will be transferred monthly instead of annually until it matures.

We will offer certificates, with terms varying from 6 to 60 months and competitive dividend rates. There is a \$1,000 minimum balance requirement. At maturity, your balances automatically renew for the same period unless you advise us otherwise; new terms and conditions will be sent with your renewal notice.

All Personal IRAs – Your IRA Savings will not be affected. However, we will no longer offer IRA Certificates. Therefore, your IRA Certificate will be converted to an IRA Share (Savings) account upon maturity. If you currently do not have an IRA Savings, one will be set up for you and be indicated on your account statements going forward.

Youth Member Programs – APFCU offers three youth programs, Keiki Kala (ages 0-12), GO! Club (ages 13-17) and KalaVantage (ages 18-25). Members falling within these age ranges will automatically be enrolled into these programs with Kekaha CU. Qualified members will begin receiving special newsletters.

Holiday Savings Account – Funds from your current account that are disbursed on October 1, 2018 will be mailed or deposited into your account as you have elected.

Going forward, in an effort to “go green” and expedite a faster delivery, checks will not be issued.

- If you had elected to receive a check, funds from your 2018-2019 Holiday Savings plan year will be automatically transferred into your checking account on October 1, 2019. If you do not have a checking account, funds will be automatically transferred to your regular savings account.
- If you had elected to transfer the funds to your checking or savings account, no further action is needed. The funds will transfer automatically to that account.

Q7: Will the Kekaha FCU website change?

Yes. Our new web address will be www.kekahacu.com beginning Thursday, November 1, 2018 at 9 am. However, Kekaha members may still visit www.kekahafcu.org and will be automatically redirected to our newly redesigned website.

Q8: Will the Kekaha branch, hours, phone number and mailing address change?

The following will NOT CHANGE:

Branch location, mailing address & hours:

Location: Kekaha Credit Union
8254 Kekaha Rd.
Kekaha, HI 96752

Phone: (808) 337-1433
Fax: (808) 337-9591
Monday to Friday: 9 am to 4 pm

Beginning in 2019, the branch will also be open on Discoverers Day (the second Monday of October).

Mailing address:

P.O. Box 609
Kekaha, HI 96752

The phone number for LOST or STOLEN VISA® CREDIT CARDS will not change at this time:

24-hour: 1-800-247-4222

On November 1, 2018, the following WILL CHANGE:

- Our new email address will be: mail@alohapacific.com Our new website will be: www.kekahacu.com
- New numbers for LOST or STOLEN ATM or DEBIT CARDS:
 - Business hours: 808-531-3711 or toll-free 1-877-531-3711
 - VISA debit cards only (24 hours): 1-800-528-2273
- New number for telephone banking (KalaTalk banking by phone):
847-5522; toll-free 1-877-847-5522

Q9: What about my online banking service?

IMPORTANT DATES & TIMES:

- Bill pay service (last day) **Monday, October 15, 2018**
- Online banking service (last day) **Wednesday, October 31, 2018 at 4 pm HST**
- E-statement (last day to access) **Wednesday, October 31, 2018 at 4 pm HST**

OTHER IMPORTANT INFORMATION:

Online Banking History and Bill Payment Will Not be Transferred from Kekaha FCU.

- Bill payment history and information must be downloaded or printed on or before October 14, 2018.
- Online banking history must be downloaded or printed prior to 4 pm October 31, 2018 or use your account statements.
- **E-statements must also be downloaded by the 4 pm October 31, 2018 cutoff time.**

Re-Enroll for Online Banking – Starting at 9 am on Thursday, November 1, 2018, you may begin registering for online banking through the new Kekaha website (www.kekahacu.com) by clicking on the “ENROLL” link on the home page. Please be aware that you will have separate user login credentials for each account. In addition, you will only have one (1) user name and password for each account registered. Essentially, joint account holders will have to share the same login credentials. **Refer to the enclosed Online Banking Enrollment instructions.**

Upon successful re-enrollment in online banking, you will be able to:

- Enroll for online statements (e-statements)
- Enroll for free bill payment service (personal checking account required; business accounts not eligible)

- Transfer money from your Kekaha CU account to another member's Kekaha CU account or to accounts of APFCU and its divisions through online banking (please be advised that you will no longer be able to transfer funds from your Kekaha CU account to an account at another financial institution)
- Download the APFCU mobile app and enjoy the convenience of mobile banking with your mobile phone or tablet

We invite you to visit the APFCU website at www.alohapacific.com to preview the online banking and bill payment services through an interactive demo. From APFCU's home page, go to "Banking → Online & Mobile Banking → Online Banking & Bill Payment" and scroll down to the "Online Banking Demo."

Q10: What about my statements (paper & e-statements)?

APFCU offers either at no cost, but you must re-enroll for e-statements through online banking (see Q9). Until you enroll for e-statements, you will receive Kekaha CU paper statements. Your Kekaha FCU online e-statements will not be available after Wednesday, October 31, 2018. Please download the files and images if you would like to retain them for your records.

Q11: How will this affect my statements & tax notices?

All Kekaha members will receive a final printed statement for the month of October 2018 to be mailed in November 2018. Dividends earned in October are scheduled to be reflected in your October 2018 statement.

Beginning in November 2018, dividends will be paid monthly and you will receive a monthly or quarterly statement that will show your account information.

Tax notices will include dividends earned for Kekaha FCU and APFCU. One 1099-INT will be mailed at the end of January 2019 to members who receive printed statements. A Mortgage Interest Statement, Form 1098, will also be mailed at the end of January 2019 for members who paid more than \$600 on their HELOC. Members who are enrolled for electronic statements (e-statements) will receive electronic tax notices.

IMPORTANT NOTICE – Due to IRS regulations, the above tax notices will be issued under APFCU's name and tax identification number. For mortgage interest tax notices, see Q23.

Q12: What will happen to the Kekaha branch?

The branch will gradually be updated with the new Kekaha CU logo and materials. The branch hours will remain the same: 9 am to 4 pm Monday to Friday.

Q13: May I open new Kekaha accounts?

Yes. Starting November 1, 2018, the enclosed Agreements and Disclosures will apply to all accounts and services.

Q14: What if I am already an existing APFCU member?

Your existing APFCU account will not be affected. Your Kekaha savings and checking accounts will be a separate account. **Refer to Q6** for information about your new Kekaha CU member account number.

Q15: When will I be able to access all of the new member services?

At 9 am on Thursday, November 1, 2018, you will be able to enjoy our new member benefits. Until that time, your current Kekaha services will not change.

Shared branching means you will be able to access your Kekaha accounts at other credit unions within the CO-OP network. You will be able to make deposits, withdrawals, loan payments, transfer between your Kekaha accounts, and other transactions. Simply mention that your credit union is “a division of Aloha Pacific FCU” and provide your account number with a valid picture ID for your transaction to be processed.

Please refer to Kekaha CU’s new website (www.kekahacu.com) beginning at 9 am Thursday, November 1, 2018 for branch and ATM locations. For your convenience, we’ve enclosed a list of the shared branches and First Hawaiian Bank and American Savings Bank surcharge-free ATMs on Kauai. After the first five surcharge-free transactions per month at non-APFCU ATMs, the charge is \$1 per transaction (see enclosed APFCU Schedule of Fees).

Q16: Will this affect my existing ACH Automatic Payments and Direct Deposits?

There is no immediate impact. APFCU has made arrangements to re-route your transaction and checks starting Thursday, November 1, 2018. We have temporary systems in place that ensure uninterrupted services, but these will cease to work in the near future.

Because you will have new account numbers and we will be using APFCU’s ABA routing number (321379148), please update your payroll deposits, other direct deposits and automatic bill payments as soon as possible on or after November 1, 2018.

Mailing Address: Kekaha Credit Union
832 South Hotel Street
Honolulu, HI 96813

Phone: 808-337-1433
Fax: 808-337-9591

We have enclosed an Account Switch Kit that includes ACH and direct deposit transfer forms. Each company may require you to complete their own form and it may take several weeks to process. Some businesses allow you to immediately update your automatic bill payment information online. **We ask that you start sending updates after October 31, 2018.**

Q17: How will my current checks be affected?

Your current Kekaha checks and outstanding payments will continue to process without interruption until February 28, 2019. Please turn in your current Kekaha FCU checks and we will replace them with a box of new Kekaha CU design checks. Allow up to two (2) weeks for delivery.

As an incentive, if you turn in your old stock of Kekaha checks before February 28, 2019 at the Kekaha branch or at any APFCU branch, you will receive a \$5 McDonald’s gift card while supplies last.

Kekaha CU provides one box of checks per year at no cost.

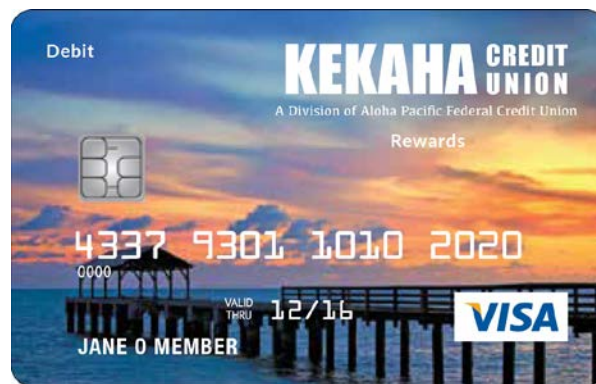
Q18: What will happen to my Kekaha FCU debit card?

IMPORTANT DATES & TIMES:

- Receive new Visa EMV debit card
 - Old Kekaha FCU debit card discontinued
 - Begin using new cards
- On or before **Thursday October 25, 2018**
Wednesday October 31, 2018 at 4 pm HST
Thursday November 1, 2018 at 9 am HST

Your existing Kekaha FCU cards will be deactivated on Wednesday October 31, 2018, at 4 pm Hawaii time. Please properly destroy your old cards after that time.

Each Kekaha debit cardholder will be mailed a new Kekaha CU card (example below). These will be mailed separately in mid to late October, before conversion. Please be on the lookout for your new debit cards, which will feature EMV chip security. You may **activate your new card and choose a PIN (personal identification number) from your home phone** once you receive it; however, it will not work until November 1, 2018 at 9 am.



You will not have ATM or debit card access from 4 pm Wednesday October 31 until 9 am Thursday November 1. Please plan accordingly.

Beginning November 1, 2018 at 9 am Hawaii time, your new debit card will give you surcharge-free access at any First Hawaiian Bank, American Savings Bank, Hawaii National Bank and 30,000 other CO-OP ATMs. After the first five surcharge-free transactions per month at non-APFCU ATMs, the charge is \$1 per transaction (see enclosed APFCU Schedule of Fees). You also will have unlimited, free access to all APFCU ATMs on Oahu and in Henderson, Las Vegas.

Q19: Your New Debit Card Rewards

Your new EMV debit cards will automatically earn rewards points.

You must register your new Kekaha CU card at www.dreampoints.com/alohapacificrewards to view and redeem points. You will earn 1 point for every \$2 spent using your debit card with signature-based transactions. Read the enclosed brochure on Aloha Pacific Rewards.

Q20: What about Telephone Teller banking?

Starting **November 1, 2018**, Kekaha members may use APFCU's FREE audio response service, called KalaTalk banking by phone. It includes account access, financial transactions, member services and credit union information. Access your new APFCU KalaTalk by dialing 808-847-5522 or toll-free at 1-877-847-5522. When accessing your account for the first time, you will need to:

- Enter your member number
- Enter your PIN/password (last 4 digits of the primary member's Social Security Number)
- Follow the KalaTalk instructions on the brochure included in your Welcome Kit

Q21: What if I need to apply for a new loan?

You may continue requesting new loans at the Kekaha branch. Effective November 1, 2018, you will have access to new loan programs and services, including mortgages and HELOCs and online loan applications.

Beginning **November 1, 2018**, go to www.kekahacu.com to view current rates. You may also apply online or call or visit the Kekaha branch or any APFCU branch for further details.

Q22: What will happen to my existing Kekaha auto, personal, share secured, and line of credit loans?

The annual percentage rate, monthly payments, and late fees on your existing Kekaha loans will remain the same. If you are using automatic bill payment from another institution, please update any automatic payments with your financial institution using your new member number and new routing number 321379148 to take effect on or after November 1, 2018.

Q23: What happens to my Kekaha FCU mortgage?

Beginning November 1, 2018, your mortgage loan will be serviced by CUSO of Hawaii Services LLC (NMLS #325608), a wholly owned affiliate of Aloha Pacific FCU. Your first mortgage statement, separate from your consolidated member statement, will be mailed in November.

Website: cusoofhawaii.com

For inquiries on your mortgage loan, contact:

CUSO OF HAWAII SERVICES LLC
3465 Waiālae Ave., Suite 370
Honolulu, HI 96816-2664
Phone: (808) 539-0172
Toll Free: (800) 708-2876
Fax: (808) 440-0474

Beginning November 1, 2018, send payments to:

CUSO of Hawaii Services, LLC
C/O Payment Processing
P.O. Box 30930
Honolulu, HI 96820-0930

Your mortgage interest statement, form 1098, will be issued by CUSO of Hawaii Services LLC. This does not include HELOC interest.

Q24: What about my Kekaha FCU credit card?

Your existing credit card will continue to work and the terms and conditions will remain the same until the existing Kekaha FCU credit card program is converted to a new credit card processor on February 22, 2019. During the interim period from November 1, 2018 through February 22, 2019, we are unable to accept in-branch credit card payments. Please mail payments to KEKAHA FCU, P.O. Box 4519, Carol Stream, IL 60197-4519 or make payments online at www.ezcardinfo.com/login.

More details about credit cards will be sent to you in January 2019.

Q25: What will happen to my CUNA Mutual Credit Life, Credit Disability, and TruStage Insurance (if applicable)?

MEMBER'S CHOICE™ Credit Life and Credit Disability Insurance – Kekaha FCU Credit Life and Credit Disability Insurance will no longer be offered after October 31, 2018. Members who have existing personal loans protected with Credit Life and/or Credit Disability Insurance can now elect to have MEMBER'S CHOICE™ Borrower Security (DEBT PROTECTION) added to your loan. If you are interested in electing debt protection, please “opt in” by responding by October 31, 2018 to the important notice and application schedule that is to be mailed to you shortly, if applicable. If you have questions regarding the protection of your loan, please feel free contact us.

TruStage – Existing Kekaha members who enrolled for this optional coverage (for example, Accidental Death insurance) will continue to receive coverage without interruption in service or change in premium.

Q26: Will international wires and Western Union services continue?

Effective November 1, international wiring of funds will be discontinued.

Western Union services will still be available to Kekaha CU members only.

Q27: Who do I contact with questions?

Please call Kekaha CU: 808-337-1433

Mailing Address:

Kekaha Credit Union
P.O. Box 609
Kekaha, HI 96752

Aloha Pacific FCU Routing Number: 321379148