### **BRANCH LOCATIONS**

Kalihi Branch (Main) 1138 N. King St • (808) 832-8700 • (800) 272-5255

Airport Branch 277 Elliott Street • (808) 835-3344

Kaimuki Branch 1144 10th Avenue • Suite 101 • (808) 735-6940

Kapolei Branch 91-600 Farrington Hwy • (808) 380-7280

Kuakini Branch 1703 Liliha Street • (808) 687-6280

Kunia Branch 94-595 Kupuohi Street • (808) 671-7788

Maui Branch 101 Pakaula Street • (808) 866-5288

Pearl City Branch 1131 Kuala Street • (808) 777-3060

Sheraton Waikiki Branch 2255 Kalakaua Ave, Ste 3505 Manor Wing • (808) 931-8000

Wheeler Branch 1129 Wright Avenue • Bldg 102 • Wheeler AAF (808) 624-9801

#### **BRANCH HOURS**

Scan QR code or visit our website (www.hificu.com) for hours.



#### **IMPORTANT NUMBERS**

Loan Department	(808) 832-8740
Audio Response System	(800) 442-1739
Facsimile	(808) 832-8794
Toll Free	(800) 272-5255

Lost/Stolen ATM/CheckCard

During Business Hours (808) 832-8700
After Business Hours (in US) (833) 933-1681
Visa Inquiry (866) 820-6822

Online: www.hificu.com

# MAKE AN APPOINTMENT

Scan QR code to book an appointment with us online.



#### **VIEW TUTORIALS**

Scan QR code to view HomeBranching and BillPayer tutorials. Or visit: www.hificu.com/tutorials





APPLICATION FOR MEMBERSHIP SAVINGS / CHECKING / CERTIFICATES / LOANS

MEMBERSHIP BENEFITS





# Savings Products

### **Savings Accounts**

■ Share (savings) Accounts

Basic savings that earns competitive dividends.

VIP Money Market

Tiered savings designed to earn higher dividends for higher balances.

Christmas Savings

Seasonal savings account to help with the holiday expenses.

Kids Club

Savings account designed for children 0 - 12 years of age with fun activities & earned merchandise.

Custodial (UTTMA) Accounts

Accounts for monies for the sole use of a minor.

**■** Advantage Savings

Savings account designed for teens and young adults 13-22 years of age with ATM access.

#### **IRAs**

#### Traditional IRAs

Designed to provide you money for the future. Qualified distributions include: first home purchases up to \$10,000 and qualified higher education costs.

#### Roth IRAs

Designed to help individuals save for their first home, higher education and other qualified distribution reasons.

Coverdell IRAs

Designed for higher education needs. Qualified distributions include: tuition, books, supplies, equipment or fees.

All IRA products available as Share Accounts or Share Certificates.

### **Certificates**

#### Share Certificates

High yielding share certificates with terms up to 60 months.

### **Checking Accounts**

■ Preferred Checking Accounts

Checking that earns dividends. No minimum balance, no service fees, and free HIFICU custom checks with a minimum direct deposit of \$200 per pay period, an average daily balance of \$400 per month, age 55+, or \$50,000+ on deposit at the Credit Union.

Value Checking

Basic checking. No minimum balance, no service fees and first order of HIFICU custom checks free.

Advantage Checking

Checking designed for teens and young adults age 16-22 years of age. No minimum balance, reduced service fees, free ATM transactions at HIFICU or BOH ATMs, customized photo card, first order of HIFICU custom checks free per year.

# Loan Products

#### Loans

■ New & Used Auto Loans

Get the same competitive rates for both used and new car purchases.

■ Personal or Consolidation Loans

Use your personal loan to take a vacation or buy the computer you want. Get a consolidation loan and make one easy monthly loan payment.

**■** Secured Loans

Available as Share or Certificate secured loans.

■ Mortgage Loans

First and Second mortgages at Fixed and Adjustable Rates.

### **Lines of Credit**

Home Equity Credit Line

Let your home's equity help you achieve your long-term financial goals.

Line of Credit

You'll be prepared for unexpected expenses with a line of credit at your fingertips.

### **Visa Credit Cards**

- Visa Gold & Platinum
   Higher credit line with a competitive interest rate.
- Visa Classic

  Three programs to fit yo

Three programs to fit your needs: Visa Classic, Student Classic & Shared Secured.

CU Rewards

Earn premium merchandise or travel awards on any airline with your HIFICU Visa Card.

## Member Benefits

### **Convenience**

- Direct Deposit & Payroll Deduction No more waiting in line to deposit on paydays!
- Home Branching & Bill Payer Bank online 24 hours a day at www.hificu.com.
- AnyTime Teller Voice Response System Make transactions at your convenience, 24 hours a day from a touch tone phone.
- ShareCard Access your Share and Share Draft accounts at Hawaiian Financial FCU and Bank of Hawaii ATMs or ATMs with Maestro or Cirrus logos.
- Check Card It's an ATM Card and Checkbook all in one.
- Shared Branching & Correspondent Credit Unions - Transact at select credit unions, please see reverse side for a listing.
- Internet Website www.hificu.com
- **■** King Street Drive-Thru Teller
- Mobile Banking-Transfer funds, pay bills, and check balances from your smartphone.

#### **Services**

- Toll-free number
- **■** Free Travelers Checks
- **■** Free Notary Service
- Free Signature Guarantee
- **■** Workplace Servicing
- Belonging Member newsletter
- Shared Branching
- Correspondent Credit Unions
- **■** Safe Deposit Boxes
- Pioneers Club A club for eligible seniors.
- Car Insurance- Save on Farmers Insurance Hawaii rates.
- Low Cost Money Orders
- **■** Postage Stamps
- **■** Bus Passes
- **■** Consolidated Movie Tickets
- **■** Foreign Currency Exchange
- Email Subscription-receive email updates on promotions and events
- Pop Money-Send money using your cell phone.

Visit us on the web www.hificu.com Email us: info@hificu.com

#### Account# ☐ Payable Upon Death (POD)/Trustee Account Account Application Beneficiary \_\_\_\_\_ ☐ Share Draft/Checking ☐ Share/Savings Address \_\_\_\_\_ ORegular OKids Club OAdvantage OPreferred OValue OAdvantage □Share Certificate □Money Market □Other ☐ UTTMA/UGMA As custodian for \_\_\_\_\_ (minor) Deposit Amount: under the Uniform Transfer/Gifts to Minors Act Please read the application instructions on the reverse Minor SS# \_\_\_\_\_ side before filling out the application. ☐ DBA Name (N1) \_\_\_\_\_ Name of DBA \_\_\_\_\_ Home Address \_\_\_\_\_ Name (N2) \_\_\_\_\_ Address \_\_\_\_\_ Home # ( )\_\_\_\_\_ Work #( )\_\_\_\_\_ Soc. Sec. # \_\_\_\_\_Date of Birth \_\_\_\_\_ Home # ( )\_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_ Work #( )\_\_\_\_\_ Employer \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Occupation \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_ Eligibility for Membership \_\_\_\_\_ Employer \_\_\_\_\_ Occupation \_\_\_\_\_ Under penalties of perjury, 1 certify that: (1) The number shown on this form is my correct taxpayer identification number Eligibility for Membership \_\_\_\_\_ (or I am waiting for a number to be issued), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) Name (N3) \_\_\_\_\_ that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup Address \_\_\_\_\_ withholding, and (3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or Home # ( )\_\_\_\_\_ Work #( )\_\_\_\_\_ organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section Date of Birth \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_ 301.7701.7). Mother's Maiden Name (4) The FACTA code(s) entered on this form (if any) indicating that I am exempt from FACTA reporting is correct. Employer \_\_\_\_\_ Certification Instructions. Cross out item 2 above if you have been notified by the Occupation \_\_\_\_\_ IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a Eligibility for Membership \_\_\_\_\_ W-8 BEN if you are not a U.S. person. By signing below, I/we agree to the terms and conditions of the Membership and I am interested in more information on: Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disdosure, if applicable, and to any amendment the Credit Union makes from ☐ Share Draft (Checking) ☐ ATM Share Card Access time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disdosures applicable to the accounts and services requested ☐ Home Branching ☐ Loan Programs: herein. If an access card or EFT service is requested and provided, I/we agree to the (online banking) O Car Loans terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. Certificates O Home Equity Loans I/we hereby make application for membership in and agree to conform to the By Mortgages laws, as amended, of Hawaiian Financial Federal Credit Union (the "Credit Union"). ☐ KIDS Club Personal Loans I/we certify that: I/we am/are within the field of membership of this Credit Union; ☐ Pioneers Club the information provided on this application is true and correct; and my signature on O Visa Credit Card this card applies to all accounts under my/our name at this Credit Union. I/we also ☐ Mastercard Check Card agree to be bound to the terms and conditions of any account that I/we have in the ☐ AnyTime Teller ☐ IRA Credit Union now or in the future. (24 hour account access) X N1 \_\_\_\_\_Signature Date For Credit Union Use Only

Date

Date

Date of Membership \_\_\_\_\_ Br \_\_\_\_ New \_\_\_\_\_

Opened/App'd by \_\_\_\_\_ Check Verify \_\_\_\_\_

Membership Officer \_\_\_\_\_

X N2 \_\_\_\_\_Signature

X N3 \_\_\_\_\_Signature

# Application Instructions

When mailing, return the finished application with the following:

- A copy of 1 valid U.S. government issued picture ID (eg: Driver's license, State ID, Passport, Military ID).
- At least \$5.00\* is needed to open each account. If you are opening a Share and Share Draft account, at least \$10.00 needs to be deposited.

If you have any questions, please call New Accounts at 832-8700. Please mail the application to:

Attn: New Accounts
Hawaiian Financial FCU
1138 North King Street
Honolulu, HI 96817
OR
Apply online at www.hificu.com

\*Refer to our Rate & Fee Schedule for minimum balance requirements.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. Please keep in mind that we will secure this information in accordance with the Hawaiian Financial FCU Privacy Statement.

# Primary Field of Membership

The Field of Membership shall be limited to those having the following common bond:

- Persons who live, work in, or go to school in and business and other legal entities located on the Island of Oahu, Hawaii;
- Others living in the same household under the same roof;
- Members of their immediate families, including foster & adopted children;
- Organizations of such persons.

# Shared Branching Network

The Shared Branching (SB) program gives our members the ability to do specific transactions (see below) at participating credit unions. Visit any of the following participating credit unions for your banking convenience:

Aloha Pacific FCU **Honolulu FCU Honolulu Fire Department FCU Big Island FCU Hotel and Travel Industry FCU Gather FCU** Hawaii FCU Kamehameha FCU Hawaii Central FCU Kekaha CU Hawaii Community FCU Koolau FCU **Hawaii County EFCU** Maui FCU Hawaii Law Enforcement FCU Pearl Hawaii FCU Hawaii Schools FCU Schofield FCU University of Hawaii FCU Hawaii State FCU HawaiiUSA FCU Valley Isle Community FCU **West Oahu Community FCU Hickam FCU** 

#### **Available Transactions:**

- Cash withdrawals, limited to the lesser of the member's available balance or the outlet's available cash (at least \$500)
- Deposits (business deposits and third party checks not accepted)
- Loan Payments (excluding Visa)
- Check Withdrawals (subject to funds available and limits)
- Money Orders

Note: Coin deposits will be subject to the customary policies and fees of the outlet.

#### Immediate credit will be given for:

■ Cash Deposits

- U.S. Postal Money Orders
- Payroll Checks (restrictions apply) Host Credit Union Official Checks
- Government Checks (restrictions apply)
- U.S. Treasury Checks

All other checks will be subject to holds.

# Correspondent Credit Unions

The Correspondent Credit Union (CCU) program gives our members the ability to do specific transactions (see below) statewide. Visit any of the following participating Credit Union partners for your banking convenience:

#### **Molokai Community FCU**

- Share Draft Cashing up to \$200
- Deposits to Share/Share Draft Accounts
- Loan Payments
- Check Disbursements\* Loan Disbursements\*
- Travelers Checks\*
- Money Orders\*

\*fees may apply

Please notify us for Cash Withdrawals, Check Disbursements, Money Orders, Loan Disbursements and Travelers Checks.

Also, all CCU transactions must be called in by 2:30 pm for same day transaction.

For CCU transactions call 832-8777 (Oahu) or (800) 272-5255 (Toll Free) and ask for our tellers.

For more information contact us at 832-8700 or (800) 272-5255.