

*Lanakila Ka Ohana I Ke alaka'ina O Ke Aloha Makamae
(Our Family Is Successful As We Are Guided By And Radiate With Love)*

Please Join Us for Hawaiian Tel FCU's 2017 Annual Meeting and Dinner

Be there for our biggest event of the year!

**Saturday
March 25, 2017**

**Sheraton Waikiki
Hawaii Ballrooms**

**Annual Meeting
(for members only)
5:00 PM**

**Annual Dinner
6:00 PM**

**Appearing Live
Ben & Maile**

Tickets are available at all of our branches through March 10, 2017.

How to purchase tickets:

In Person: Just come in to any branch through March 10, 2017. Please provide the names of each member and non-member that will be attending. Payments can only be made by cash, transfer, credit union check, or with VISA.

By Mail: Members may mail the form below to secure their seats. Members will be assigned to the best

seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Tel FCU transfers will be accepted.

By Fax: Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Tel FCU transfers will be accepted.

Hope to see you there!



Delicious
Seven-Course Chinese Dinner!
Thousands of dollars worth of
door prizes, including a trip to

LAS VEGAS

Reserve Your Advance Tickets

*Simply fill out the form and fax,
mail or bring in to any branch.*

TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Sheraton Waikiki parking pass!

**1138 N. King St.,
Hon. HI 96817
FAX: 832-8721**

Members \$25 (M) Non-Members \$40 (NM)

1. Table Captain ☐M ☐NM 2. _____ ☐M ☐NM
3. _____ ☐M ☐NM 4. _____ ☐M ☐NM
5. _____ ☐M ☐NM 6. _____ ☐M ☐NM
7. _____ ☐M ☐NM 8. _____ ☐M ☐NM
9. _____ ☐M ☐NM 10. _____ ☐M ☐NM

Enclosed is a Hawaiian Tel FCU Check/Please debit my account:

Acct. No: _____ ☐Savings ☐Checking My Signature _____

STAGE

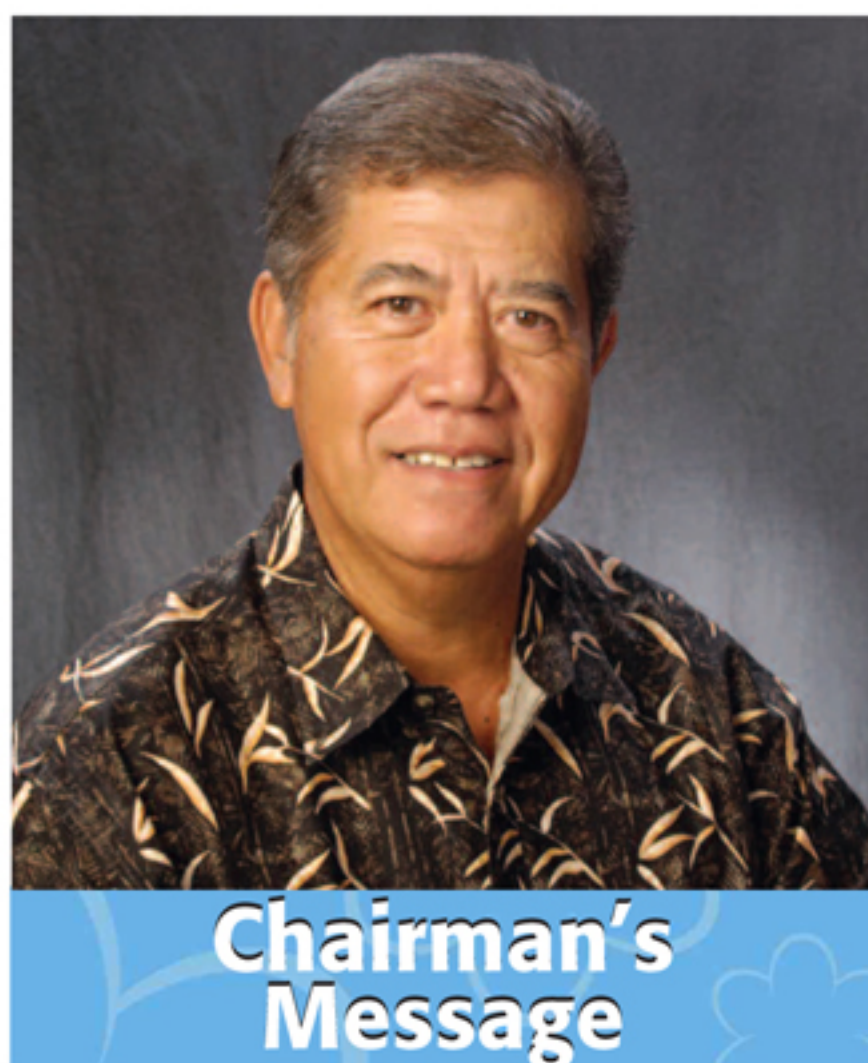
A	B
C	D

Seats Needed _____

Indicate which area
you would like to sit.
☐A ☐B ☐C ☐D

Payment Total: _____

_____ Date



Aloha Members,

How quickly time flies! Seems like yesterday we were celebrating the passing into the new year of 2017. Our 80th Annual Meeting and Dinner event is being held on Saturday, March 25th, and there's been a change in location to the Sheraton Waikiki. Please plan to join us for our biggest event of the year with a delicious 7 course Chinese dinner, entertainment by Ben and Maila, and the opportunity to be a door prize winner! Visit or call any of our 11 branches to reserve your tickets.

And just in time for tax season, 1099-INT forms are now uploaded and can be viewed and printed via the HomeBranching website (see page 2). Also, 2016 IRA contributions can still be made – you have until April 18th (see page 4). Filing taxes can be made easy with TurboTax, and if you're getting a refund, the correct routing and transit number: **321379070** can get it into your account without delay. Please do not hesitate to direct any tax related questions to our New Accounts department at (808) 832-8700.

Wishing you all a healthy and prosperous 2017!

William "Primo" Pimental,
Board Chairman

Member Service

Access Your 1099-INT Through Home Branching

Did you know that you are able to access your 1099-INT online through HomeBranching?

Here are a few tips about your 1099-INT and how to access it:

Form 1099-INT is a tax form that you receive when you earn interest from any interest-bearing accounts (such as our savings accounts, VIP money markets, etc).

A 1099-INT will only be generated when your account(s) has earned \$10 or more in interest. If you earned less than \$10 in interest, you will not receive a 1099-INT.

All generated 1099-INT forms were mailed at the end of January to the address on file. If you need to access the form online you can retrieve it through HomeBranching. Log into your account at www.hitelfcu.com (If you have multiple accounts, you must log in to each separate account to view each 1099-INT form). The 1099-INT form can be viewed under the Documents/Online Forms tab.

IMPORTANT TAX TIME INFORMATION

When filing your taxes, please remember to use the correct routing and transit number to avoid delays in your refund:

Routing Number
321379070

Using the wrong routing number could delay your refund up to 12 weeks. Also, remember to use the correct account number. A second or two to double check your account number could save yourself from any potential problems.

Kalihi Branch (Main)

1138 North King St
PH: (808) 832-8700
Mon. - Thurs.: 8:30 AM to 4:00 PM
Friday: 8:30 AM to 6:00 PM*

Fort Street Branch

1032 Fort St (inside Walmart)
PH: (808) 532-5300
Mon. - Fri.: 7:30 AM to 5:00 PM
Saturday 8:00 AM to 1:00 PM

Kaimuki Branch

1144 10th Ave, Suite 101
PH: (808) 735-6940
Mon. - Thurs.: 8:30 AM to 4:00 PM
Friday: 8:30 AM to 6:00 PM*

Kapolei Branch

91-600 Farrington Hwy (inside Walmart)
PH: (808) 380-7280
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Kunia Branch

94-595 Kupuohi St (inside Walmart)
PH: (808) 671-7788
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Mililani Branch

95-550 Lanikuhana Ave (inside Walmart)
(808) 625-7179
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Pearl City Branch

1131 Kuala St (inside Walmart)
(808) 777-3060
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Sheraton Waikiki Branch

2255 Kalakaua Ave, Ste 3505
Manor Wing • (808) 931-8000
Monday-Friday 8:00am-4:00pm
Closed 12:00pm-12:45pm

Wheeler Branch

1129 Wright Ave, Wheeler AAF
PH: (808) 624-9801
Monday through Thursday
8:30 AM to 4:00 PM
Friday 8:30 AM to 6:00 PM*

*If Friday is a holiday, branch will observe Friday hours on the prior Thursday.

Toll-Free Number
1-800-272-5255

24 Hour Voice Response
AnyTime Teller 1-877-283-4897

Board of Directors

Chairman: William "Primo" Pimental
Vice Chairman: Ken Miyasato
Treasurer: Calvin Choy
Secretary: Wanda Beppu
Directors:
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Deborah Lau Okamura
Michael Yee

PRESIDENT: Norman Okimoto

BELONGING EDITORS:

Paulette Ito
Linette Natividad

Belonging is published by Hawaiian Tel FCU as a service to its members.



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AnyTime Teller Update

AnyTime Teller is HiTel FCU's convenient Voice Response System that allows members to make transactions from a touch-tone phone, any day at any time! An update occurred with our vendor and many of the prompts have changed.

Primarily, you will need to know your suffix number when accessing your accounts. Your suffix number is the code to distinguish between your sub accounts.

For example, your account# is: **1234567**

Your accounts: Your Suffix#:

Savings Account	0 or 4
Checking Account	8 or 9
Christmas Account	1

Please refer to your statement for a complete list of all your suffix numbers.

Access AnyTime Teller in these 4 easy steps:

- 1 Dial **1-877-283-4897** on a touch-tone phone. Press **1** to access your account.
- 2 Enter your account number followed by the **#** sign.
- 3 Enter your four-digit Personal Identification Number (PIN), followed by the **#** sign.

AnyTime Teller NEW phone number:

1-877-283-4897

Sample

Follow prompts 1-3 from the left. Once logged in follow the following prompts to get your last 5 Savings Deposits:

Press **2** for Savings

Enter your Suffix Number.....Press **0** or **4**
(Please refer to your statement for suffix numbers)

Press **1** (for Deposit information)

Press **1** (for last 5 Deposits)

Press **9** (return to previous menu for more options)

Press ***** (to hear your choices again)

- 4 Below is a suffix cheat sheet. For a complete guide visit:
<https://hitelfcu.com/disclosures/anytimeTeller.html>
or email **guide@hitelfcu.com** and provide your address to have it mailed.

Suffix Cheat Sheet:

ACCOUNT TYPE	SUFFIX	LOAN ACCOUNT TYPE	SUFFIX
REGULAR SAVINGS	0	PERSONAL LOAN	1-20
VIP SAVINGS	4	LINE OF CREDIT	30-31
CHRISTMAS SAVINGS	1	2ND MORTGAGE	50-60
KIDS CLUB SAVINGS	0	HELOC	97-99
TRADITIONAL IRA SAVINGS	2		
ROTH IRA SAVINGS	5		
PREFERRED CHECKING	8		
VALUE CHECKING	8		
ADVANTAGE CHECKING	8		

Listed are the common used suffix numbers.
Please refer to your statement for your particular suffix number.

Aloha 'Oe

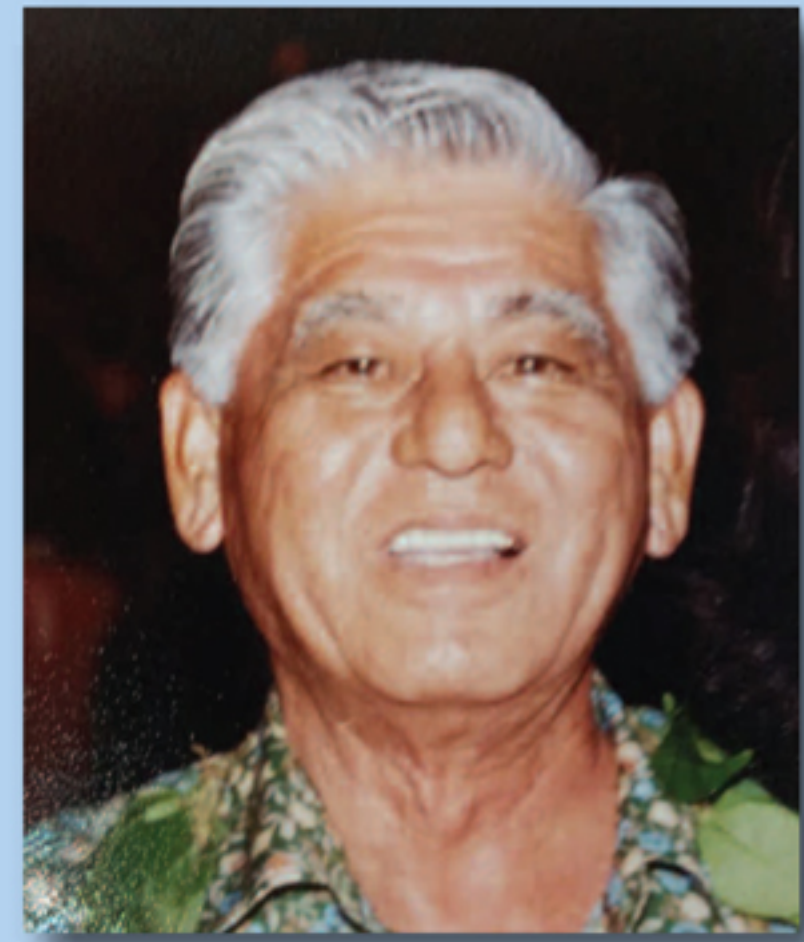
Highlighted Employee

Past Hawaiian Tel Federal Credit Union (HTFCU) President Buddy Asato passed away on November 28, 2016. He was 85 years old.

Mr. Asato was an icon and pioneer in the Hawaii credit union movement. He dedicated 34 years of his life by helping credit union members thrive.

His accomplishments include authoring the Hawaii Credit Union Law which paved the way for state chartered credit unions, starting the first checking account and ATM programs for credit unions with Bank of Hawaii, developing the first open-ended lending system in Hawaii, bringing credit union data processor USERS, Inc to Hawaii, and introducing Payment Systems for Credit Unions to Hawaii. Mr. Asato previously worked as a NCUA examiner (11 years), Hawaii Credit Union League Assistant General Manager (1 year), Hawaii State Federal Credit Union President (8 years) and HTFCU President (14 years). As President, the Hawaiian Tel Federal Credit Union became the largest sponsor based credit union in Hawaii during his tenure.

In 1994, when Mr. Asato retired, Executive Vice President Norman Okimoto became President. President Okimoto states, "Buddy was well respected not only in Hawaii, but nationally as well. He was very humble and served as a mentor and friend to me as well as other CEOs, staff and volunteers. Buddy will be missed, and his legacy will live on with the success of HTFCU and the Hawaii credit union movement."



Buddy Asato

*Hawaiian Tel Federal Credit Union
President from 1980-1994*

Credit Union Holidays

**Hawaiian Tel FCU will be closed on
the following days:**

Good Friday

Friday, April 14

If your ATM ShareCard or MasterCard Check Card is lost or stolen during non-business hours, please call (800) 528-2273 (within U.S.) or (812) 647-9794 (outside U.S.). If you have problems with your VISA Credit Card, please call (866) 820-6822. For lost or stolen VISA Credit Card, please call (800) 449-7728.

Important IRA Information

As the new year commences and tax season draws near, here are some things to remember regarding your IRA:

- From January 1st until April 15, 2017, members can make contributions to their Traditional, Roth, or Coverdell IRAs for 2016 and 2017.
- Contributions can be made towards year 2016 only up until April 18, 2017.
- Any contributions made after April 18 will automatically be for 2017.
- Members must sign a form indicating which year they would like their contribution to go towards. No form = No contribution.

For questions regarding your IRA, please contact our New Accounts department at (808) 832-8700.

Save Up to \$15 on TurboTax, the Smarter Way to Get Your Taxes Done Right!



File your taxes the smarter way and save! Hawaiian Tel Federal Credit Union members can get up to \$15 off TurboTax federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge - or an appointment - to get your taxes done right. TurboTax SmartLook™. Get started today and save!

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers for Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit www.hitelfcu.com to start saving today!

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CELEBRATE THE YEAR OF THE ROOSTER 2017



FREE Rooster Bank with every new KIDS Club Account opened with at least \$100. The KIDS Club Account is the perfect way for your keiki (ages 12 and under) to learn the importance of saving while earning saving incentive goodies! Supplies are limited and restrictions may apply. Please ask for details.

30th Annual GREAT HAWAIIAN RUBBER DUCKIE RACE



Join us for a great cause!

Starting February 21st through March 10th, you can adopt a duck at any of our branches to help support UCPA and other organizations aimed to help those with disabilities.

Your duckies will race down the Ala Wai during UCPA's 30th Annual Great Hawaiian Rubber Duckie Race, so adopt as many ducks as you can! The first 50 ducks to cross the finish line will win great prizes, as well as the very last duck!

This year's Rubber Duckie Race will be held on Saturday, March 18, at the McCully Shopping Center. The race will start promptly at 1:01pm, but from 9am to 12pm, you can join in on the pre-race festivities, like checking out the duckie memorabilia or enjoying various entertainment. Hope to see you there!



Check out our new **Platinum VISA Credit Card!** At just 8.90% APR, this card features no annual fee with a higher credit line. Visit www.hitelfcu.com or call **(808) 832-8700** to apply today!

RATE WATCH

1.75%^{APY}

Share Certificate (60 mos.).....1.75%^{APY*}

Share Certificate (48 mos.).....1.35%^{APY*}

IRA Certificate (12 mos.).....0.80%^{APY*}

VIP Money Market Accounts

\$100,000.00 and over.....0.35%^{APY+}

\$50,000.00 - 99,999.99.....0.30%^{APY+}

\$5,000.00 - 49,999.99.....0.25%^{APY+}

Rates are subject to change without notice. APY=Annual Percentage Yield APR=Annual Percentage Rate

*\$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, annual percentage yield is accurate as of 06/27/2016

*Annual percentage yield is accurate as of 01/01/2017, fees could reduce earnings on the account

1.95%^{APR}

New Auto Loans

3 years.....1.95%^{APR}

up to 5 years.....2.75%^{APR}

6 & 7 year (and longer) terms available

Used Auto Loans (up to 6 years old)

3 years.....1.95%^{APR}

up to 4 years.....2.75%^{APR}

Mortgage and Home Equity Loans

Call for current rates.....Market Rate

AUTO LOAN DISCLOSURE

These are the lowest APRs available. Not all will qualify for lowest rate. Your APR will be based on your creditworthiness. Payment example: A loan of \$10,000 with a 6.00% APR will have the following payment and total interest paid at the following loan terms:

Term	No. of Payments	Monthly P&I	Total Interest Paid
1 Year	12	\$861.00	\$ 326.51
2 Years	24	\$443.00	\$ 622.60
3 Years	36	\$304.00	\$ 923.45
4 Years	48	\$235.00	\$1,226.67
5 Years	60	\$193.00	\$1,539.79
6 Years	72	\$165.00	\$1,860.27
7 Years	84	\$146.00	\$2,169.69

HELOC DISCLOSURE

The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next .25%. The Current Variable Index rate is current as of 01/01/2017 and will not exceed 18.00%APR. The Current Variable Index Rate has a minimum of 3.00%APR for fee simple, owner-occupied properties. The Current Variable Index Rate will be reviewed quarterly and subject to change based on the current index. There is no minimum credit line required. The maximum credit line is the lesser of \$200,000 -70% LTV; \$200,001 to \$250,000 — 60% LTV or \$250,001 to \$300,000 — 55% LTV. A credit up to \$500 will be given at closing to offset third-party fees such as/including: credit report, flood certification, title insurance, mortgage recording, release third-party mortgage and other legal documentation preparation. HELOC has a 5-year draw period with a 20-year amortized repayment (principal and interest). There is no transaction or other activity charges. You must carry property insurance and pay the annual taxes on the property. Rates, terms and conditions are subject to change without notice. Other terms and conditions apply. APR=Annual Percentage Rate.

Federally insured by NCUA

