

Hawaiian Tel
Federal Credit Union
May 2017

BELONGING

A newsletter for members

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

Celebrating

80 years

Fun, Family, and Service...



Cool down and get your **FREE**
Wet n Wild Annual pass by:

1 Opening up a Kids Club account with \$80

OR

2 Opening up a Share Certificate with \$800

OR

3 Following our social media daily for ways to win

Offer good for new Kids Club and Share Certificate accounts only. Minimum deposit for a Share Certificate for this promo is \$800. For new Kids Club accounts, initial deposit must be at least \$80.00. You have the ability to win daily on our Social Media pages. Instructions for the Social Media contest will be posted on our Social Media sites. One voucher per member/account. All terms must be met. Offer expires 7/8/17. Terms and restrictions may apply. Ask for details. Penalty will apply for accounts closed within 90 days. Offer good while supplies last. We are not responsible for lost or stolen vouchers. Certificate has no monetary value. Federally insured by NCUA.



Introducing MyMobile Deposit

Depositing a check has never been easier!

On March 15, 2017, HiTel FCU launched our mobile check deposit feature in our MyMobile app. Now, with **MyMobile Deposit**, eligible members will be able to deposit checks into their HiTel FCU account(s) remotely from their smart phones.

MyMobile Deposit is available to HiTel FCU members (excluding business accounts) who are in good standing and with an established checking account that has been open for at least 90 days. You must meet the eligibility criteria defined by HiTel FCU:

- Must have an aggregate average daily balance of at least \$5,000 for at least 90 days
- Must be enrolled in Home Branching and MyMobile
- Must be current on all Hawaiian Tel FCU loans
- Must have current address, phone numbers, and e-mail address on file with us



Visit www.hitelFCU.com/events/myMobileDeposit.html to learn how!



Chairman's Message

Aloha, Members:

I'm delighted to tell you of another great service being offered to members of our Credit Union. Using the MyMobile app on your smart phone, Remote Deposit Capture will allow you to deposit checks by taking its picture no matter where you are. My family really loves this. Those who qualify will be notified by mail, but to learn more, call the Credit Union and speak to any of our staff.

We've also amped up our Debit Card reward program to **Ampre**. It replaces the Prewards program, and gives you an ample opportunity to earn cash back rewards. Signing up is simple and free, and you get cash back for items that you would normally purchase anyway.

Finally, big mahalo to all who attended the 80th Annual Meeting and Dinner at the Sheraton Waikiki. 80 years is a terrific milestone, and attendance was huge – over 880 were there - with many first time attendees. Hope to see you, and many more, again next year!

William "Primo" Pimental,
Board Chairman

Member Service



ADVENTURE AWAITS

Wherever your next adventure takes you, HiTel FCU can help you get there with our low-rate auto loans!

36 Month Term
1.95%
Annual Percentage Rate

Other rates and terms available. Visit www.hitelfcu.com for more info or to apply online today!

Travelers Checks



With spring in full swing, this is the perfect season to pack a suitcase and explore someplace new. For those looking to venture into a foreign country, your financial safety is still a top priority.

Leave your worries at home and have a stress-free adventure when you use Travelers Cheques.

Available at all HiTel FCU branches, Travelers Cheques are safer than cash and is accepted at millions of locations around the world; it's the perfect solution for safely making purchases in foreign countries.

Looking to travel soon? Check out our most popular cheque packets:

Cheque Packets	Denominations		
	\$50	\$100	\$500
5 Cheques	\$250	\$500	\$2,500
10 Cheques	\$500	\$1,000	

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

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

Board of Directors

Chairman: William "Primo" Pimental
Vice Chairman: Glen Moribe
Treasurer: Calvin Choy
Secretary: Wanda Beppu
Directors:
Donald "Scotty" Bowman
Deborah Lau Okamura
Ken Miyasato

PRESIDENT: Norman Okimoto

BELONGING EDITORS:

Paulette Ito
Linette Natividad

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



Federally insured by NCUA

Introducing a New Way to Save!

amp^{re}
amplify your rewards

Hawaiian Tel FCU's **AMPRE** program is a cash back reward program that is linked to purchases you make with your HiTel FCU CheckCard. When you make a qualifying purchase from a participating merchant, you will receive a credit directly back to your account!

Sign up for free by visiting:

<https://www.myampre.com/hitelfcu>

1 Create an Account

Go to www.myampre.com/hitelfcu to create an account. Enter your card info, name, e-mail, and phone number. Create a username and a password.

2 Search for Available Offers

You can search for available offers by keyword, category, and location. Click on each offer for more details on how to earn cash back rewards!

3 Earn Cash Back!

Make qualifying purchases with your checkcard to earn a percentage of cash back. Rewards are credited back into your account!

Race for a Good Cause

UCPA's 30th Annual Great Hawaiian Rubber Duckie Race



The HiTel FCU Crew pose for a photo after a successful day of waving signs.

On Saturday, March 18, 2017, the United Cerebral Palsy Association (UCPA) of Hawaii held their 30th Annual Great Hawaiian Rubber Duckie Race, and HiTel FCU was there to help with the pre-race festivities at the McCully Shopping Center

parking lot. The pre-race festivities included booths for games, duckie merchandise, and entertainment. For the first time ever, Yoko and Kalea joined in on the fun; Kalea even danced hula with the keiki.

More importantly, Yoko, Kalea, and our HiTel FCU staff took to the streets to ask for roadside donations to support UCPA and the families that they help.

Before the race, HiTel FCU had a few weeks to gather as many rubber duckie adoptions as they could. In total, the Credit Union helped raise over \$5,000 in duckie adoptions! Way to go!

Thousands of duckies were entered into the race. Although only the first fifty ducks won prizes, the real winners are the local families whom these donations will benefit.

Thank you to all those who adopted duckies to help support our dear friends at UCPA Hawaii!



Doing their part to help, Yoko and Kalea stand with HiTel FCU President Norman Okimoto at the corner of McCully Shopping Center.

CUDL AutoSMART

The Smart Way to Find Your Next Vehicle



Buying your next car is always a big deal. Many factors go into the purchase of a vehicle, and it all starts with finding the right one for you.

In the market for your next daily driver? Check out our AutoSMART website at

<http://hitelfcu.cudlautosmart.com>, your one-stop shop for everything you need to purchase a vehicle.

The Car of Your Dreams

With AutoSMART, you have the option to *build* the car you are looking for. In the Build feature, you can search for cars by make and model; you can even choose the color and additional options that you want and AutoSMART will give you a detailed summary about the vehicle and if there are any near you.

Searching Made Easy

AutoSMART's search feature allows you to not only find cars by make and model, but also by vehicle type. You can even search for a certain dealership to see what vehicles they have available in their stock. Can't decide which vehicle to choose? AutoSMART allows you to save up to 3 vehicle profiles to compare them side by side!

Financial Tools

Want to know before you go? Our AutoSMART website has all the tools you need to know what you can afford and what you can expect your payments to be every month. Adjust the calculators based on loan terms, desired monthly payments, down payment, and more!

Apply for a Loan

Once you find the vehicle of your dreams, you can apply for a loan directly from AutoSMART. Clicking on the Apply for a Loan link will take you to HiTel FCU's online loan application where you can get pre-approved for an auto loan.

The CUDL Effect

When you find the car of your dreams and are ready to discuss financing options with the dealership, be sure to mention HiTel FCU and the CUDL (Credit Union Direct Lending) program. With CUDL, you can conveniently apply for a low-rate HiTel FCU auto loan and fill out all the necessary paperwork directly at the dealership!

Convenient, all-inclusive, and hassle free, AutoSMART is the smart way to make your dream car a reality.



Highlighted Employee

A familiar face at our main branch, our Highlighted Employee, **Kehau Chung**, has been with HiTel FCU a total of 19 years! As our New Accounts Supervisor, she helps to oversee both front and back-end operations in our New Accounts department.

Kehau likes to keep busy; she enjoys being outdoors and is always looking to "fix" things around the house. She was born and raised on Oahu and has 3 children and 3 grandchildren. She truly enjoys spending time with family.

What she likes best about working at HiTel FCU is the experience of servicing our members. She uses these experiences and knowledge acquired over the years to help service our members even better!

In 2014, Kehau became an organ donor by giving a kidney to a family member and says it was the most rewarding experience. She has a deep appreciation for life and feels very blessed. "We only have one life, so make it the best you can!"

Credit Union Holidays

Hawaiian Tel FCU will be closed on the following days:

Memorial Day

Monday, May 29

Kamehameha Day (Observed)

Monday, June 12

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.

Kehau's Favorites

Vacation Spot:

Big Island and Las Vegas

Food:

All kinds. She loves a good BBQ!

Music:

Hawaiian, Rock & Roll, and Oldies. Whatever moves the moment!

A Night to Remember

HiTel FCU's 80th Annual Meeting & Dinner



Members interact with the emcee during our 80th Annual Dinner.



Our members anxiously await the 80th Annual Business meeting to start.

Saturday, March 25th was Hawaiian Tel FCU's biggest night of the year as we held our 80th Annual Meeting and Dinner at the Sheraton Waikiki Hawaii Grand Ballrooms.

The business meeting started just past 5:00pm as over 500 members crowded into the room to hear about the Credit Union's performance for 2016. One of the highlights came from President Norman Okimoto as he proudly announced that HiTel FCU once again made the list for the top 200 healthiest credit unions in the nation. We were one out of just 64 credit unions who made the list for the 2nd year in a row!

In a touching moment, he also took this time to call up Georgiana Abella, former HiTel FCU administrative assistant who recently retired after 46 years of service to the credit union, for a much-deserved standing ovation from the audience.

Board Chairman Primo Pimental took to the podium to highlight notable Credit

Union events of 2016. Growth seemed to be a recurring theme as he talked about the opening of our 5th WalMart branch at Pearl City and the mergers with ORAL FCU and Board of Water Supply FCU. He also shared members' personal experiences of how the Credit Union has helped them. He even shared how the Credit Union has helped his own family while his son was away for college.

Primo then announced the exciting news that our members could now remotely deposit their checks through our MyMobile app, a feature that many have been patiently waiting for.

The door prizes followed the Annual Meeting. Members laughed and cheered as Augie T called out winners. Members won thousands of dollars worth of prizes in the form of gift cards, electronics, hotel stays, and the grand prize - a trip for two to Las Vegas! After the meeting was over, members quickly made their way to the next room to

enjoy an 8-course Chinese dinner. Ginger Chicken, Spicy Kung Pao Shrimp, and Oyster Beef were just some of the dishes served, with an Almond Float dessert to top it all off.

As dinner commenced, members got to hear the amazing vocals of Darren Benitez as he and his band performed a set of popular Hawaiian songs. Then popular duo Ben Vegas and Maila Gibson followed with a medley of duets, Disney tunes, and pop mixes. The night ended on the dance floor as the DJ opened up with the Electric Slide.

Overall, HiTel FCU's 80th Annual Meeting and Dinner was a great success and a strong reflection of our past accomplishments. As we head into another year, we can only look forward to a bright future ahead. Mahalo to everyone who was in attendance that night. We hope you all enjoyed yourselves and we appreciate having you all as our members.

2017 Elected HiTel FCU Board Members

Front (L-R): Glen Moribe and William "Primo" Pimental; Back (L-R): Deborah Lau Okamura, Ken Miyasato, and Wanda Beppu; Not pictured: Calvin Choy and Donald "Scotty" Bowman



Staff checking in our members.



Georgiana Abella being recognized by President Norman Okimoto.



Darren Benitez and his gang ignite the crowd with the 'donkey' song.



Ben & Maila pleased the crowd with a mixed medley from disco to Disney.

Start your keiki off on the right financial path with a **Kids Club Savings Account!** With just a \$25 minimum deposit, your child can learn to save while earning awesome rewards! Visit www.hitelfcu.com or call **(808) 832-8700** for more information!

RATE WATCH

1.85%^{APY}

Share Certificate (60 mos.).....1.85%^{APY*}

Share Certificate (48 mos.).....1.40%^{APY*}

IRA Certificate (12 mos.).....0.85%^{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 03/27/2017

*Annual percentage yield is accurate as of 03/27/2017, 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 03/27/2017 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

