



Belonging

JULY 2017 A NEWSLETTER FOR MEMBERS

You Are the Best Defense Against Fraud

Be a Fraud Buster – and you could win \$1,000!

Hawaiian Tel FCU works hard to protect your information, including using the most up-to-date technological safeguards and following strict security protocols. However, the best defense against fraud comes from the steps you take to protect yourself.



One of the most important things you can do to ensure you're protected from fraud is to update your contact information with us. If we need to verify your account activity or alert you with important information, we need to be able to get a hold of you.

Update your information – including your address, phone number and email address – in the month of August for your chance to win! To reward you for being a Fraud Buster, you'll be entered into a drawing for your chance to win one of four \$100 gift cards or the grand prize – a \$1,000 gift certificate! Winners will be announced each week in August.

P.S. If you've filed a Change of Address form with the U.S. Postal Service or have a forwarding order in place, it will not apply to mail sent to you by HiTel FCU. For security purposes, this mail is returned to us pending you notifying us directly of your change of address. Update your information today!

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Save *the* Date

March 24, 2018, 5:00pm - 10:00pm, Hilton Hawaiian Village

Join us for our Annual Meeting and Dinner! At the Annual Meeting, we will share about our credit union's past year's performance and our plans for the future. Also, at our Annual Meeting, you'll have a chance to win over \$3,000 worth of door prizes!

At our Annual Dinner, you will be treated to a delicious meal and fabulous entertainment.



HiTel employees excitedly prepare to welcome our members and guests to our 80th Annual Meeting and Dinner.



Chairman's Message

Aloha Members,

With summer in full swing, kids enjoying their vacations, and families making plans to spend time together, HiTel

FCU continues to look for ways to serve. Whether you're planning a summer getaway or preparing for college, our Staff can assist with lending options that include share-secured loans and Visa credit cards. Low rates and flexible terms with all processing done locally are among the services that can meet and exceed your expectations.

In this issue of our newsletter, make sure you check out our Fraud Buster cash prize giveaway promotion. Not only is there a chance to win \$1,000, you may also thwart fraudulent activity that can serve to rob your good name and your money. Of all the important things you do this summer, make sure one of them includes the updating of your membership information with us.

One final thing: follow HiTel FCU on social media and stay up-to-date on all of the latest happenings at your Credit Union.

Sincerely,
William "Primo" Pimental, Board Chairman

Primo

FOLLOW YOUR DREAMS – WE'LL HELP THEM TAKE OFF!



Put your dreams in motion with a share-secured loan or Visa® credit card from HiTel FCU. Whether you're thinking about a dream vacation, college tuition or just having access to extra funds in an emergency, your credit union can help!

With a share-secured loan or share-secured Visa credit card, you can borrow against the money in your Share Savings at HiTel FCU at a low rate, while still earning interest on your funds on deposit!



Use the funds for wherever your dreams take you. Apply today at www.hitelfcu.com!

Holiday Schedule

Hawaiian Tel FCU will be closed on the following days:

Labor Day – Monday, September 4

Locations and Contact Information

Kalihi Branch (Main)

1138 North King St
PH: (808) 832-8700
Mon. – Thurs.: 8:30 AM to 4:00 PM
Fri.: 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
Sat.: 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
Fri.: 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
Sat.: 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
Sat.: 9:00 AM to 4:00 PM

Maui Branch

101 Pakaula St (inside Walmart)
PH: (808) 866-5288
Mon. – Fri.: 10:00 AM to 7:00 PM
Sat.: 10:00 AM to 4:00 PM

Mililani Branch

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

Pearl City Branch

1131 Kuaia St (inside Walmart)
PH: (808) 777-3060
Mon. – Fri.: 9:00 AM to 7:00 PM
Sat.: 9:00 AM to 4:00 PM

Sheraton Waikiki Branch

2255 Kalakaua Ave, Ste 3505
Manor Wing · PH: (808) 931-8000
Mon. – Fri.: 8:00 AM to 4:00 PM
Closed: 12:00 PM to 12:45 PM

Wheeler Branch

1129 Wright Ave, Wheeler AAF
PH: (808) 624-9801
Mon. – Thurs.: 8:30 AM to 4:00 PM
Fri.: 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: Glen Moribe
Treasurer: Calvin Choy
Secretary: Wanda Beppu
Directors: Donald "Scotty" Bowman,
Deborah Lau Okamura and Ken Miyasato

President: Norman Okimoto

Belonging Editors: Paulette Ito,
Linette Natividad

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

PEOPLE ARE TALKING...

Join the Conversation on Our Social Media Pages!

Talk about excitement – social media has allowed people to become more connected than ever before, and we're part of the fun! That's right, HiTel FCU is on Facebook, Twitter, Instagram and Foursquare. Visit our social media pages to:

- WIN great prizes with our regular contests
- Get helpful tips to help you manage and protect your hard-earned cash
- Find out about the latest news and promotions
- Check out upcoming events
- Browse through photos of our staff and volunteers participating in various community events
- Leave comments and give us your feedback
- And so much more!



Search for Hawaiian Tel FCU on Facebook, Twitter, Instagram and Foursquare to get connected today!



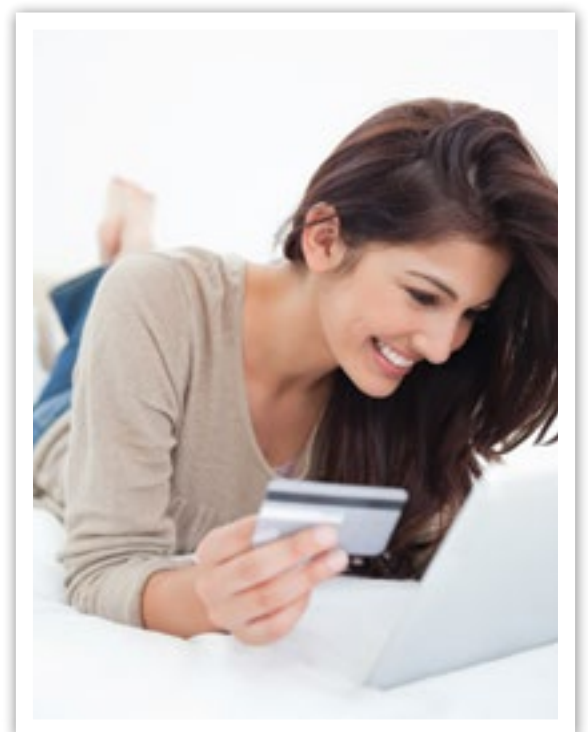
UPDATES TO HOME BRANCHING

Starting August 1, Home Branching users will be required to provide a valid email address to access our digital banking services.

This feature has been added in an effort to stay better connected with our members and Home Branching users.

Please be sure to update your Home Branching profile with your current email address before August 1. Otherwise, you will be prompted for this information upon your next login.

As always, your security and convenience remain our top priorities. If you have any questions about this Home Branching update or need assistance accessing any of our digital services, give us a call or ask your teller.





BE A FRAUD BUSTER – AND YOU COULD WIN \$1,000!

Defend yourself against fraud! Update your contact information so we can reach you with suspicious activity.

Fill out the contact information below and return it to your nearest branch location during the month of August for your chance to win \$1,000!

Date_____

Member Name_____

Member Number_____

Updated Street Address_____

City, State, Zip_____

Home Phone Number_____

Work Phone Number_____

Cell Phone Number_____

Updated Email Address_____

*Fill one form per account holder and one form per account IF information is different. Otherwise, all accounts under your name will be changed with the information you provide.



Highlighted Employee



We'd like to highlight our Kahului Walmart branch manager, Elizabeth Agcolicol! Liz assumed her role with Hawaiian Tel FCU this April. She brings with her 10+ years of financial industry knowledge. Originally from the Philippines, Liz enjoys life on the island with her husband and her seven-year-old twins.

Outside of work, Liz enjoys reading, visiting the Philippines and spending time with her family. She especially enjoys her husband's cooking and reading with her children.

Working at HiTel FCU is the perfect fit for Liz because she loves helping people and believes in the philosophy of putting members first. Liz goes above and beyond to give members the best service, and she likes how every employee at the credit union is so helpful. She also appreciates the way HiTel FCU takes care of its employees as well as its members.

Stop by the Kahului Walmart branch to say hi and get to know Liz!

Liz's Favorites:

Movie: Gone with the Wind

Actor: Kit Harrington
(Jon Snow from Game of Thrones)

Band: OneRepublic



LIZ AGCOLICOL

YOUR MONEY IS SAFE AT HITEL FCU

Did you know? As a federally chartered credit union, HiTel FCU is insured by the National Credit Union Administration (NCUA). This means that your deposits are protected. The NCUA is backed by the full faith and credit of the U.S. government, and not one penny of insured savings has ever been lost by a member of a federally insured credit union.

With NCUA insurance, your deposits are insured up to \$250,000 per account owner for the following types of accounts at HiTel FCU:

- Savings Accounts
- Checking Accounts
- Money Market Accounts
- Share Certificates

NCUA adds together all individually owned accounts and insures them up to \$250,000 per owner. If you have joint accounts, each owner receives insurance up to \$250,000, for a total of up to \$500,000 in coverage for joint accounts. In addition, certain Individual Retirement

Accounts (IRAs) are insured up to \$250,000, separately from your other accounts.

Account Type	Insurance Coverage
Individual Accounts – Checking, Savings, Money Market, Share Certificates	Up to \$250,000 on combined accounts <small>(Combined total deposits that exceed \$250,000 are not insured by NCUA)</small>
Joint Accounts – Checking, Savings, Money Market, Share Certificates	Up to \$500,000 <small>(up to \$250,000 per account owner with no beneficiaries)</small>
Certain Retirement Accounts – IRAs (Single Owner)	Up to \$250,000

If you need help understanding your coverage, use the Share Insurance Estimator at www.ncua.gov to calculate your coverage. To learn more about NCUA coverage, ask a credit union representative or visit www.ncua.gov. For examples of share insurance account coverages, we provide a copy of NCUA's *Your Insured Funds* brochure on our website. Visit <https://hitelfcu.com/disclosures/ncuaBrochure.html>.

Supporting Hawaii's Keiki

On Saturday, June 24, we took part in the School Tools Drive, which was organized by Helping Hands Hawaii and held at the Keeaumoku Sam's Club and Walmart.



Proudly holding the donation box, President Norman Okimoto and Xavier Ito pose with KITV's Yvonne K. and Lindsey F. outside of Sam's Club during the School Tools Drive.

The drive is an important event that collects school supplies and monetary donations to support young learners throughout Hawaii.

The event was a great success. We raised over \$6,000 and collected nine pallets of much-needed school supplies. Thanks to all who helped us make a difference!



King St. staff posed comfortably while showing off their LED

COMFY FOR A GOOD CAUSE

HiTel FCU held our annual Casual Day on Wednesday, June 28, in support of the United Cerebral Palsy Association of Hawaii.

Employees had the opportunity to donate money and dress casual for the day to demonstrate their support. This year's Casual Day theme was, "Athletic Shoes to the Rescue! Let it be known I have sole for UCPA!"

Staff wore green Casual Day T-shirts, jeans and shoes with light-up LED laces. In total, we raised over \$2,100!



Hawaiian Tel
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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53719

Win \$1,000 by simply updating your info. See cover page for details.



RATE WATCH

2.10% APY

Share Certificate (60 months).....	2.10% APY*
Share Certificate (48 months).....	1.40% APY*
IRA Certificate (12 months).....	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+

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

1.95% APR

New Auto Loans

3 Years.....	1.95% APR
Up to 5 Years.....	as low as 2.75% APR
6 and 7 Years (and longer) terms available	

Used Auto Loans (up to 6 years old)

3 Years.....	1.95% APR
Up to 4 Years.....	as low as 2.75% APR

Mortgage and Home Equity Loans

Call for current rates.....Market Rate

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 07/01/2017. *Annual Percentage Yield is accurate as of 07/01/2017, fees could reduce earnings on the account.

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 0.25%. The Current Variable Index Rate is current as of 07/01/2017 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 is 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