

# Belonging

OCTOBER 2017 A NEWSLETTER FOR MEMBERS

## Equifax Breach **What You Need to Know**

Recently, a data breach affecting 143 million Americans, as well as some U.K. and Canadian residents, exposed people's names, Social Security numbers, birth dates, addresses, driver's license numbers and credit card numbers. This breach occurred at Equifax, one of the nation's three major credit reporting agencies.

To find out if you may have been impacted by this incident, visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), click on the "Potential Impact" tab and enter your information. If your information was breached, you then have the option to enroll in their complimentary TrustedID Premier services, which includes copies of your credit report, credit and Social Security number monitoring, credit report locks and identity theft insurance.

### What else can you do?

- Be vigilant in reviewing your account statements and credit reports, and report any unauthorized activity to your financial institutions.
- Change your passwords – include numbers, characters and uppercase and lowercase letters to make passwords stronger.
- Consider placing a fraud alert on your credit file or a freeze on your credit report.



### What is a credit freeze?

It's an added measure of credit protection, preventing anyone from opening new lines of credit in your name and limiting who can see your credit report information. Costs vary but Equifax is currently waiving costs for putting a credit freeze on your information due to the data breach.



## Fraudbuster Tips

### Stay Informed with Texting Alerts

» See page 5 for more info

## Chairman's Message

Aloha!

October is a significant month for our credit union. It's a time for celebration of International Credit Union Day®, when we honor all that credit unions represent – service to the community, financial education for children, and better products and rates for members. For example, we're especially proud of our Keiki Accounts, which help young members learn how to save; and our Love My Credit Union Rewards program, which offers valuable discounts and savings, and access to popular products and services from nationwide retailers. More information about these services can be found in this issue of our newsletter.

We're also so excited to offer you, our members, a chance to win a trip to the Harbin International Ice and Snow Sculpture Festival in China in 2018. Details on how you can enter for a chance at this incredible event can be found on page 4.

Finally, follow us on social media. It's a place to find details and updates on all the happenings at your credit union. It bridges the gap between newsletters and you are also the first to know about our newest giveaways.

Sincerely,  
William "Primo" Pimental, Board Chairman



## KEIKI ACCOUNTS

Give your little ones a strong financial foundation for a bright future! Hawaiian Tel FCU offers savings accounts designed especially for children up to 12 years old:

- Minimum \$25.00 deposit
- Free quarterly newsletter just for kids
- Saving incentives

Opening a Kids Club account is not only a great tool to teach financial responsibility, but it is also a smart way to establish your child's finances. Oftentimes, they may want to save for a special item, keep their money safe or simply deposit a check from grandma. Having an account in their name is a great confidence booster and a safe and secure place for their funds!

Look out for our future Kids Club promotions! Your keiki could be a winner!



### Holiday Schedule

Hawaiian Tel FCU will be closed on the following days:

**Veterans Day (observed)** – Friday, November 10  
**Thanksgiving Day** – Thursday, November 23

### 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 Kuala 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

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.

### 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.

# What's the Difference Between Choosing Debit and Credit?

## UNDERSTAND YOUR CHOICE AT THE REGISTER

**Decisions, decisions. When you use your debit card to pay at the register, you're frequently asked to choose debit or credit. So what's the difference?**

**Choosing "credit" is a safe, easy and fast option that also provides added benefits to members and the credit union:**

- **Enjoy Protection For Your Purchases.** When choosing "credit," your debit card transactions are directed through the Mastercard® network, which means you'll enjoy the maximum level of security. You can feel confident about the security of your signature-based "credit" transactions, since you'll receive card protections including personal identity theft coverage, fraud protection and zero liability for unauthorized use.
- **Help Your Credit Union Cover Expenses.** When members choose signature-based transactions, they're also helping HiTel FCU! When you select "credit" at the register, we receive a small amount of interchange income to cover expenses of our card services program – such as issuing cards, processing members' purchases through the network, and covering fraud losses. Since these costs are ongoing, recouping them through interchange income allows us to continue offering low fees and outstanding loan and deposit rates to our members.

When you select "debit" at the register, you will need to enter your PIN (Personal Identification Number). Your transaction will be sent through the online network used by that merchant to process the payment from your checking account.

When you select "credit," you will usually sign for the transaction. When making a signature-based "credit" purchase with your debit card, your transaction is processed through the Mastercard network. A hold is placed on the required funds in your checking account until the transaction is processed and deducted from your account.

## Members Get Exclusive Discounts from LOVE MY CREDIT UNION REWARDS



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint®! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\*
- Save up to \$15 on TurboTax® federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. Call (844) 703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop.

**To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a credit union member.**

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e., Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance). May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



## WIN A TRIP TO **CHINA'S HARBIN** ICE FESTIVAL!

Hawaiian Tel FCU is offering the opportunity for members to win a trip for two to the 2018 Harbin Ice Festival in Harbin, China! Try for your chance to win this once-in-a-lifetime experience.

### **There are three ways to enter:**

- Fill out an entry form at any Hawaiian Tel FCU location
- Enter our Instagram contest during UH football games at the Hawaiian Tel FCU Field at Aloha Stadium
- Go to KSSKradio.com and beat Jimmy in Jimmy's Picks

No purchase necessary to win. Sweepstakes ends on Sunday, November 26, 2017.

## INTERNATIONAL CREDIT UNION DAY AT HITEL FCU

On October 19, 2017, credit union members around the world celebrated International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for over 231 million members in 109 countries worldwide. More than 68,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Dreams Thrive Here," celebrates how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real.

Thank you for being part of the credit union difference!

# Highlighted Employee

Meet HiTel FCU employee, Prisca! She has been a part of the HiTel family for three years now. What does Prisca love about her job? She says, "I love our regular members; they bring laughter to our day! And of course the ladies of Mililani branch!" Prisca brings an aura of energy everywhere she goes. Her lovable smile and warming demeanor makes her a perfect fit for our Mililani branch.

Prisca, an Oahu native, has a 2-year-old son named Rocky and enjoys the ocean and outdoor activities. She is proud to call herself a real "beach bum."

Prisca describes herself as family oriented, humble and lovable. Stop by the Mililani branch to say hi to Prisca!

### **Prisca's favorites:**

**Food:** Pasta and Poke!!!!

**Color:** Black, makes me look slimmer! lol

**Movie:** "Ever After" with Drew Barrymore

**Actor:** Kit Harrington from Game of Thrones and Marky Mark!

**Music:** R&B love jams

**Band/musician(s):** Rebel Souljahs and Rihanna



PRISCA, MILILANI BRANCH TELLER



## Stay Informed with Text Message Alerts

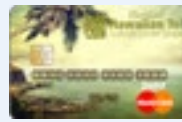
Our fraud detection programs monitor all card transactions for any suspicious activity. This advanced monitoring tool is a free benefit to all account holders (texting fees may apply).

Fraud detection monitors your card transactions for purchases that are outside your normal purchasing patterns, unusual times/locations, or purchase patterns that are consistent with previously identified fraud trends.

Text message alerts will include Hawaiian Tel FCU's name, the transaction amount, and the merchant name.

Respond with "Yes" if you authorized the transaction; respond with "No" if it is a fraudulent transaction.

You can opt out of text alerts by following the instructions in each text message.



### MobiMoney

Manage your CheckCard with the MobiMoney™ app, including:

- Restrict usage according to merchants, merchant types, and/or locations
- Limit card users and set maximum spending amounts per person
- "Freeze" your card so no one can use it if it becomes lost or stolen



### Visa Online

You can also manage your credit card alert preferences, including:

- Choose to receive alerts when purchases, payments or account changes occur on your card
- Choose to receive alerts via mobile phone or by email
- Register different alerts per destination
- Get an alert for purchases over a certain dollar amount (set the amount to \$1 to get alerts for all purchases)
- Get an alert a few days before payment is due
- Get an alert for international or online purchases

All services are provided to members for FREE. Cellular providers' text rates may apply.



## Get in the Game Tackle Your Finances

### Get in the game. Get organized.

Kick-off your financial game plan and get organized this fall. MyFinancial from Hawaiian Tel FCU can help! Whether you're on the sidelines of the big game or in the school drop-off line, it's easy to categorize and track your spending habits with MyFinancial and make smarter choices with your money.

Set a spending target in MyFinancial and see how well your spending goals match your spending habits.

### It Pays to Set a Spending Target

Set a spending target in MyFinancial, and you'll be **automatically entered to WIN** one of two \$250 prizes, or one of three \$100 prizes!\* It pays to track your money and learn more about your spending habits.

Simply log in to MyFinancial and add at least one Spending Target to your Budget before November 30, 2017, and you'll be automatically entered into the drawing to win one of five cash prizes. Let us help you become a financial champ, today. Visit [www.hitelfcu.com](http://www.hitelfcu.com) to learn more.

### How to Set a Spending Target & Win

- Step 1: Select "Add A New Spending Target" on the budget dashboard.
  - Step 2: Indicate the tags or categories you would like to track (i.e., "Dining Out" "Fast Food" "Restaurant" "Coffee" "Lunch").
  - Step 3: Name the Spending Target (i.e., "Dining Out").
  - Step 4: Set your monthly limit. MyFinancial will average the applied tags so you can set your budget according to your desired monthly spend and current average.
  - Step 5: Click the "Add Spending Target" button to complete the process of adding a new budget.
- NOTE: Budgets will automatically reflect recent purchases based on the selected tags and will let you know when you're spending too heavily.

\*NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States (D.C.) and Puerto Rico, 18 years and older. Ends 11/30/2017. For Official Rules, including odds, alternate method of entry, and prize description, visit [www.hitelfcu.com](http://www.hitelfcu.com). Void where prohibited.

## Win a Trip to China's Harbin Ice Festival! See inside for details.

### RATE WATCH

#### 2.15% APY

Share Certificate (60 months).....	<b>2.15% APY*</b>
Share Certificate (48 months).....	1.50% 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.....	<b>1.95% APR</b>
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 Rate is accurate as of 10/01/2017. +Annual Percentage Yield is accurate as of 10/01/2017, 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 10/01/2017 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.

