



**Hawaiian Tel**  
Federal Credit Union

# Belonging

DECEMBER 2017 A NEWSLETTER FOR MEMBERS



## PROUD TO ANNOUNCE Hawaiian Airlines FCU Has Merged with Hawaiian Tel FCU

We are very pleased to announce that the membership of Hawaiian Airlines FCU (HALFCU) has recently voted overwhelmingly in favor of merging with Hawaiian Tel FCU. That merger has also received the blessings of the regulatory agencies that oversee both credit unions. As a result, 3,000+ HALFCU members officially became HiTel members on November 1, 2017. On February 5, 2018, all account holders will be able to transact at the 10 Hawaiian Tel FCU branches and hundreds of Shared Branching locations nationwide.

This is truly an exciting development for HiTel's existing members as well as those who have joined our HiTel family as a result of this merger.

For these former HALFCU members, the merger means access to a more robust branch network with convenient service hours, the availability of more products and services, more favorable rates and fees, and other membership perks. For existing HiTel members, it means your credit union is strong and growing.

HALFCU first opened its doors in 1948 and grew to hold assets over \$23 million, with membership available to all Hawaiian Airlines employees – past, current and retired – and their immediate families. The HALFCU branch is scheduled to move to 277 Elliott Street in Honolulu in mid-December.

**Please join us in celebrating this important milestone in the long and successful history of HiTel FCU, and in welcoming our newest member/owners!**



### WELCOME ABOARD, HALFCU STAFF!

(From left to right) Brenda, Mitchell, Evangeline, Donna, and Madelyne

### IMPORTANT INSURANCE NOTICE

Royal State Insurance will no longer be offering supplemental Vision, Dental and Chiropractic coverage as of 12/31/2017. Please complete your transition coverage by the deadline to ensure no gap in service, as indicated in your notice. Please direct all inquiries to Royal State Insurance.

### Board Election Notification

The Nominating Committee has selected Wanda Beppu and Michael Yee for the Board of Director vacancies to be filled in 2018. Nominations for the Board of Directors may be submitted by petition. Petitions may be picked up at the King Street branch and must be turned in no later than 01/17/2018.

## Chairman's Message

Aloha!

We are so excited to welcome Hawaiian Airlines FCU members to our Credit Union. We're pleased to offer them the same expanded services and competitive rates that our HiTel FCU members receive. They will be a wonderful addition to our community, and we hope HALFCU members will be happy to join us. Together, we are stronger.

The holidays are coming up soon, which is an important time to keep track of your finances and spending. Please look at our holiday hours so that you may prepare accordingly. Our Walmart® branches will be open on the Saturdays before Christmas Eve and New Year's Eve.

Finally, I'd like to personally congratulate the Fraudbuster Winners! Thank you for taking the proper steps to prevent fraud. We work hard to protect your information with up-to-date technological safeguards and strict security protocols, but the best steps are the ones that you take. We hope everyone will continue to work with us to guard against fraud.

Sincerely,  
William "Primo" Pimental, Board Chairman



## DID YOU KNOW...

Our website has lots of tools and resources to help you manage your finances, including helpful tutorials, frequently asked questions, financial calculators and more for our most popular services such as:

- **MyMobile app** – Access your accounts on the go via your smartphone or other mobile device
- **MyFinancial** – Manage your money, create budgets and more with this helpful tool, located in Home Branching
- **Popmoney®** – Send and receive money from other people using just a phone number or email address
- **Text alerts** – Get instant notifications regarding account balances, transactions and more
- **Anytime Teller** – Call our phone banking system 24/7 to hear account balances, make transfers, pay bills and more

Visit [www.hitelfcu.com](http://www.hitelfcu.com) and click on the **My Links** tab to get started. View our video tutorials under the **Services** tab.



### Holiday Schedule

Hawaiian Tel FCU will be closed on the following days:

**Christmas Day** – Monday, December 25, 2017  
**New Year's Day** – Monday, January 1, 2018

### Locations and Contact Information

#### Kalihi Branch (Main)

1138 N 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.

# HERE TO LIGHTEN THE LOAD

## Just in time for the holidays!

The holidays are busy enough with the extra traffic and gift wrapping adventures. Take advantage of our convenient services, which you can use for yourself or as holiday gifts. Visit one of our friendly branch outlets to get yours today.



2018 Pocket Calendars – available at any branch near you so you can count down the days until the holidays.



Postage stamps for \$9.80 a book (20 stamps/book) – are still a great value!



Consolidated Theatres Screensaver Passes for \$8.00 a pass – bring friends and family out for a special night without taking a chunk out of your holiday budget.

Monthly Bus Passes for \$70.00 (adult) or \$35.00 (youth) – perfect for daily commuters of any age!



**Stop by your local branch to inquire about these deals.**

## GET BEHIND THE WHEEL OF AN INCREDIBLE DEAL 🚗

Visit the nation's largest online auto resource center – just for credit union members!

**FIND THE PERFECT VEHICLE:** Check out photos, specs and pricing.

### BROWSE MULTIPLE DEALERS ONLINE:

View inventories from your computer or device.

### GET YOUR TRADE-IN

**VALUE:** Find out how much you can expect to receive.

**APPLY FOR A LOAN:** Get pre-approved for a credit union loan before you start shopping.

Visit [www.hitelfcu.com](http://www.hitelfcu.com) to learn more.



## RATE WATCH

### 2.15% Annual Percentage Yield

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*

\*APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal. Annual Percentage Yield is accurate as of 10/01/2017, fees could reduce earnings on the account.

### 1.95% Annual Percentage Rate

#### 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

\*APR=Annual Percentage Rate. Annual Percentage Rate is accurate as of 10/01/2017.

#### 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 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.



Federally insured by NCUA

# Travel by the Numbers

Winter is a popular time to travel — the kids are out of school, several holidays are approaching, your mother's wondering when you'll visit... Regardless of when or why you're traveling, however, there are some important tips you should remember to keep your information and money safe.

- Notify us before you travel of where you're going and for how long you'll be out of town.
- Ensure we have your updated home and cell phone numbers in case we need to contact you.
- Keep in mind that your phone may not work in certain areas internationally.

 clip for your reference

## IMPORTANT NUMBERS



**If something does happen to your card while traveling, there are numbers you can call.**

- If you are traveling and your card is blocked:
  - When traveling within the USA: 1-800-889-5280, OPT 1
  - When traveling internationally: 1-513-900-3014, OPT 1
- For lost or stolen debit cards:
  - When traveling within the USA: 1-800-528-2273
  - When traveling internationally: 1-812-647-9794
- For Visa® credit cards:
  - Problems with your Visa card: 1-866-820-6822
  - For lost/stolen Visa card: 1-800-449-7728

**Hawaiian Tel FCU** 808-832-8700 • 1-800-272-5255



# Highlighted Employee

Meet HiTel FCU employee, Robert! December marks two and a half years that Robert has been part of the HiTel team. As a Senior Membership Development Specialist for the credit union, Robert says the best part about his job is working with both our members AND our employees.

Robert was born and raised here on Oahu, in Wahiawa. His favorite vacation spot is Princeville, on the island of Kaua'i, and he loves all things golf — playing, practicing and teaching! Many would consider Robert a bona fide golf nut. He also recently learned how to use the Fukiya, a Japanese blow gun, and it has become a hobby and obsession for him as well.

Robert describes himself as simple, easygoing and friendly, and we're so happy he's part of our HiTel family. Whether you need credit union advice or golf tips, Robert is ready to help!

### Robert's favorites:

**Food:** Thai food

**Color:** Pink and orange

**Movie:** The Greatest Game Ever Played

**Music:** Classic rock

**Band/musician(s):** Rolling Stones, Led Zeppelin, Cream

**Hobbies:** Golf, Fukiya (Japanese blowgun), working in the yard



ROBERT, SENIOR MEMBERSHIP  
DEVELOPMENT SPECIALIST



# Getting Ready for 2018 ANNUAL CHECKLIST

Tax season is just around the corner — and it's approaching faster than you think. Make a note now and set a reminder for yourself lest you forget later.

1099-INT forms will be available at the end of January. They will then be mailed, but you can also retrieve your form online via Home Branching.  
1099-INT forms are only generated when you earn \$10.00 or more in interest.

Remember to use the correct routing and account number to avoid delays to your refund. Our routing number is **321379070**.



## Tax Year 2017 TURBOTAX SWEEPSTAKES

### Save on TurboTax and get a chance to win \$25K!

As a Hawaiian Tel Federal Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!



- ✓ **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- ✓ **Get a head start on your taxes.** Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- ✓ **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.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th.<sup>1</sup> **Start TurboTax now and save!**

### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ \$100 cash reward with every new line activated with **Sprint®**! Current Sprint 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.\*
- ♥ 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 and true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**.



The more offers you take advantage of, the more you save. Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org), or visit [www.hitelfcu.com](http://www.hitelfcu.com).

<sup>1</sup>#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. \*Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. \*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. 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.

## TRAVEL BY THE NUMBERS IMPORTANT TIPS YOU SHOULD REMEMBER TO KEEP YOUR INFORMATION AND MONEY SAFE » See page 4 for more info

# BEING A FRAUDBUSTER NEVER ENDS



**Congratulations, Lisa!**  
**\$1,000 Grand Prize Winner**

Fraudsters and identity thieves never take a holiday. They're as sharp as ever, looking for every opportunity to snatch up your information. HiTel FCU helps guard against fraud as best we can, but the steps you can take are equally important.

Be vigilant with your information during the holiday season. Watch out for deals that seem too good to be true and always verify a deal's legitimacy before giving your information. When in doubt, withhold.

Additionally, you should always keep your information up to date with your financial institutions so they can notify you as soon as they detect fraud on your accounts. If they find something suspicious but cannot contact you, they will not be able to confirm that it is fraud, and your accounts will suffer for it.

Be a savvy Fraudbuster. Keep your information safe, especially during the holidays.



Jomel



Rey



Maressa



Doreen

### **Congratulations, Fraudbuster Winners!**

A big congrats to our Fraudbuster Winners who won \$100 in gift cards, and thanks to everyone who participated!