



Belonging

FEBRUARY 2018 A NEWSLETTER FOR MEMBERS

YOU'RE INVITED TO JOIN US HiTel FCU's 81st Annual Meeting and Dinner

It's the time of year that we all look forward to – HiTel FCU's Annual Meeting and Dinner! Join Board Chairman Primo Pimental and President Norman Okimoto as they share special highlights of this past year as well as our plans and goals for the future. As always, members who attend the meeting will also get a chance to win one of our many door prizes (worth thousands of dollars in total), including a trip to Las Vegas!

After the meeting, join us for delicious Hawaiian food and awesome entertainment from world-renowned musical artist NomaD and local favorite Sonya Mendez. Finish the night off with a little dancing!

Saturday, March 24, 2018

Hilton Hawaiian Village Coral Ballroom

Meeting 5:00pm

Dinner 6:00pm

**Enjoy fantastic entertainment at the event!
Featuring NomaD and Sonya Mendez**

Tickets on sale January 26 – March 9, 2018



Sonya Mendez

Sonya Mendez has been in the music business for over 40 years. She performed at the 1996 Summer Olympics in Atlanta, Georgia, and also opened concerts for Gloria Estefan, Paul Anka, Rick Springfield, and more! She won the Single of the Year in 2005's Hawaii Music Awards for her single "Luau Cha Cha Cha," and she also won the Hawaii Music Foundation's Female Vocalist Legacy Award.

NomaD (Damon William Elliott) is a recording artist, writer, composer and producer who co-founded AMBLVD Records and has worked with artists including Beyonce, P!nk, Gwen Stefani, Christina Aguilera and Britney Spears. He has been nominated for seven Grammy awards, and his latest single, "Take It All," was recently the number one most requested song on Island 98.5FM.



NomaD

THE BIG GIVE

Congratulations, Hattie – winner of \$2,500! » See page 5

Chairman's Message

Aloha and Happy New Year!

I hope 2018 is off to a good start for all our members and that everyone is sticking to their resolutions. Here at Hawaiian Tel FCU, our resolution is the same as always – to deliver the best possible products, services and information to our members.

To maintain this important and ongoing resolution, we've included helpful information on the back cover to make tax time as easy as possible. This tax season, I urge you to consider contributing to an IRA if you haven't yet done so. It's a great way to invest in your future and take advantage of possible tax savings! Talk to your tax advisor or a friendly member of staff for more information, and see page 3 for a list of our IRA options.

Toward the end of 2017, we had the opportunity to sponsor "The Big Give," and it was a wonderful way to connect with the community and make a difference in the life of one deserving woman and her family. Learn more about The Big Give on page 5.

Credit unions are all about "people helping people," and I'm proud to say we are keeping this mission going strong – in the new year and all year long.

Here's to a happy and prosperous 2018!

Sincerely,
William "Primo" Pimental, Board Chairman

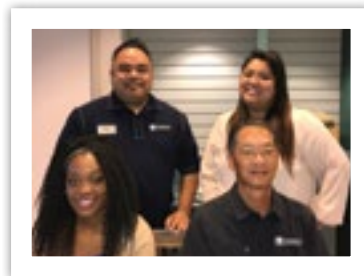


MEMBER SERVICE: WORKPLACE SERVICING

Did you know we can bring the credit union to your workplace? Our "credit union on wheels" partners with area businesses to offer financial products and services to employees. If you're a small business owner or manager, consider adding HiTel membership to your employee benefits package. It's a great way to add value and deliver financial education and support to your employees!

Our team is highly trained and constantly on the road servicing companies of all shapes and sizes. Help your employees alleviate financial stress and reduce lost productivity by offering on-site credit union servicing, which includes:

- Financial literacy and seminars
- Opening accounts
- Applying for loans
- Benefits fairs
- And much more



From top left: Bryan, Jennyl, Jalecia, Robert

Call our Sales team at (808) 832-8761 to learn more about what we can do for you and your workforce!

Holiday Schedule

Hawaiian Tel FCU will be closed on the following days:

Presidents Day – Monday, February 19, 2018

Good Friday – Friday, March 30, 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

(800) 272-5255

24-Hour Voice Response AnyTime Teller

(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.

2017 IRA CONTRIBUTIONS

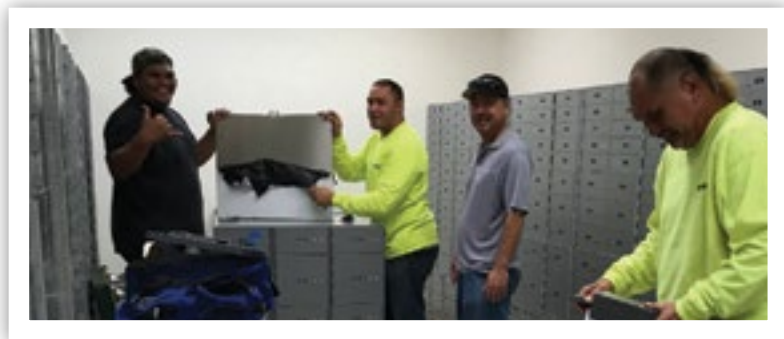
The tax filing deadline falls on Tuesday, April 17, 2018, this year, which means you have until that day to make IRA contributions for 2017 into your Traditional, Roth and/or Coverdell account. Any contributions made after April 17 will go toward your 2018 taxes.

When making your IRA contribution, you'll need to sign a form indicating which year you would like your contribution to go toward; otherwise, your contribution cannot be made. The process is quick and simple, and our tellers are here to help you.



For questions regarding your IRA or to open a new IRA, please contact our New Accounts Department at (808) 832-8700.

Safe Deposit Boxes A SAFE PLACE FOR VALUABLES



Additional safe deposit boxes were recently installed to better serve the demands of our members.

A safe deposit box is a perfect place for wills, deeds and titles, decrees, certificates, valuable account information and similar. Although keeping your documents at arm's reach is convenient, it may not be as secure as a safe deposit box. The peace of mind from not having to worry about misplacing, theft, fire or accidental removal of items makes having a safe deposit box invaluable. To that end, our members have been patiently waiting for a box to fit their needs.

Earlier this year, additional safe deposit boxes were installed at our King Street location to fulfill a steady wait list. We are currently contacting our members on our wait list, and if you have any interest in a box, please contact us at (808) 832-8700.

Safe Deposit Box Options

- 5" x 5" x 24"**
- 3" x 10" x 24"**
- 5" x 10" x 24"**
- 10" x 10" x 24"**

Notes

Please call for current fee. Yearly charge and a \$10.00 key deposit is needed at the time you accept your safe deposit box keys. Deposit refunded when keys are returned.



RATE WATCH

2.15% Annual Percentage Yield

Share Certificate (60 months).....	2.15% APY*
Share Certificate (48 months).....	1.50% APY*
IRA Certificate (12 months).....	1.01% 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 01/01/2018, fees could reduce earnings on the account.

1.95% Annual Percentage Rate

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

*APR=Annual Percentage Rate. Annual Percentage Rate is accurate as of 01/01/2018.

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 01/01/2018 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

Highlighted Employee

Meet HiTel FCU employee, Andy! Andy has been part of the HiTel family for 10 years, and we're happy to have him on our team. He says the best part about working at HiTel is the "ohana" atmosphere and fantastic support system, which helps him deliver outstanding service to our members.

Andy and his wife, Annette, have three grown children. A true Hawaiian, Andy was born right here in Honolulu and raised in Kalihi. He has recently changed to a healthier lifestyle and has lost 120 pounds over the past four years! As part of his new lifestyle, Andy is enjoying stand up paddling and golf, as well as watching soccer at all levels.

When asked to describe himself, Andy says he is loving life and his newfound interests, and he is certainly not ready to retire!



ANDY, LOAN OFFICER

Andy's favorites:

Food: Salads, especially oriental chicken salad

Color: Blue and green

Movie: "She Wore a Yellow Ribbon"

Music: Hawaiian

Band/Musician: Brother 12, Brothers Cazimero and Neil Diamond

Vacation Spot: Hawaiian Islands – there's no place like home!



Annual Meeting – We Hope to See You There!

Tickets are on sale Friday, January 26, through Wednesday, March 9, 2018. They cost \$25 per member and \$40 per non-member to cover the cost of dinner and reserve your seat. You may purchase tickets:

- **In Person:** Payments can be made via cash, transfer, credit union check or Visa at any of our branches.
- **By Mail:** Complete and mail the form below. Only HiTel FCU transfers will be accepted.
- **By Fax:** Complete and fax the form below. Only HiTel FCU transfers will be accepted.

RESERVE YOUR ADVANCE TICKETS

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

Members (M): \$25	Non-Members (NM): \$40						
1. <u>Table Captain</u> <input type="checkbox"/> M <input type="checkbox"/> NM	2. _____ <input type="checkbox"/> M <input type="checkbox"/> NM	<table border="1" style="margin: auto;"> <tr><td style="padding: 5px;">A</td><td style="padding: 5px;">B</td></tr> <tr><td style="padding: 5px;">C</td><td style="padding: 5px;">D</td></tr> </table> <p>Seats Needed _____</p>	A	B	C	D	<p>Indicate which area you would like to sit:</p> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D Payment Total: _____
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3. _____ <input type="checkbox"/> M <input type="checkbox"/> NM	4. _____ <input type="checkbox"/> M <input type="checkbox"/> NM						
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9. _____ <input type="checkbox"/> M <input type="checkbox"/> NM	10. _____ <input type="checkbox"/> M <input type="checkbox"/> NM						
Signature _____ Date _____							
Enclosed is a HiTel FCU Check/Please debit my account: Acct. No: _____ <input type="checkbox"/> Savings Phone No: _____ <input type="checkbox"/> Checking							

TABLE OF TEN BONUS: With any full table of ten (10), the table captain will receive a free Hilton Hawaiian Village parking pass!

1138 N King St · Honolulu, HI 96817 · MAIN: (808) 832-8700 · FAX: (808) 832-8721



Hattie gets her "BIG" GIVE winnings!

THE BIG GIVE

DELIVERING HOLIDAY WISHES.

At Hawaiian Tel FCU, we believe in giving back to our members and our community. That's why we partnered with KHON2 to sponsor their inaugural promotion, "The Big Give," a cash prize awarded to someone who is deserving for any number of reasons.

Everyone was invited to KHON2.com to nominate friends, relatives, coworkers – anyone they felt should receive The Big Give, and the promotion was featured on both Living808 and Wake Up Today.

The first-ever recipient of The Big Give was announced in November. Hattie Kawaihalau was surprised at work, during her family's Thanksgiving dinner, with a check for \$2,500 from HiTel FCU. What a wonderful way to celebrate the holiday!

Hattie was nominated by her sister, who only had great things to say about Hattie's hardworking and selfless character and her dedication to her family and others.

HiTel was proud to be part of such a worthy program, and we look forward to more giving opportunities in the future. Congratulations, Hattie!



Yoko and Kalea wave at the camera during a segment of Living808.



Paulette Ito talks about HiTel FCU's involvement in The Big Give and other community service on Wake Up Today.



KIDS CLUB ZODIAC BANK – YEAR OF THE DOG

HiTel FCU has the perfect way to start your keiki's year! Open a brand-new Kids Club account and teach your little one the importance of saving and smart money management. For newborns up to children 12 years of age, Kids Club accounts make saving fun by offering goodies and incentives plus a high rate of interest, so your keiki can watch their money grow!

Now, for a limited time, open a Kids Club account with at least \$100 and your keiki will receive a FREE Zodiac dog bank.* It's a tail-wagging good offer!

*Supplies are limited and restrictions may apply. Please ask for details.



RESERVE YOUR PLACE AT OUR ANNUAL MEETING & DINNER TODAY!

TAX FILING TIPS

Make tax time relax time – it's possible if you stay organized! Take note of the following, and remember to use your HiTel FCU bank account number and routing number for direct deposit to get your tax return quickly. Hawaiian Tel FCU Routing Number: **321379070**

Routing Number:
321379070



The checklist of items usually needed for tax filing includes:

1. Info About You and Your Income

- Social Security numbers of you, your spouse and your dependents
- W-2 Forms for you and your spouse
- Forms 1099-INT, -DIV, -B, etc., for interest and investment earnings
- Plus any income from tax refunds, alimony received, business or farming profit/loss, IRA/pension distributions, rental property income/expense, Social Security benefits, etc.

2. Adjustments to Your Income

- IRA contributions, energy credits, student loan interest, alimony paid, self-employed pension plans and more can all help reduce the amount of your income that is taxed
- Include documentation for any taxes already paid such as real estate taxes and state and local income taxes

3. Itemized Deductions and Credits

- Common deductions include Advance Child Tax Credit payment, child care costs, education costs, adoption costs, home mortgage interest paid, charitable donations, medical and dental expenses and qualifying employee expenses