



Hawaiian Tel
Federal Credit Union

Belonging

MAY 2018 A NEWSLETTER FOR MEMBERS

ANNUAL MEETING & DINNER 2018

HiTel FCU Celebrates Another Successful Year

On Saturday, March 24, HiTel FCU members convened at the Hilton Hawaiian Village for the 2018 Annual Meeting and Dinner. At the business meeting, members heard from President Norman Okimoto, Board Chairman William "Primo" Pimental and Treasurer Calvin Choy, who each remarked on the Credit Union's outstanding performance in 2017. We also took a moment to honor outgoing Board member Donald "Scotty" Bowman for his many years of service. Once the meeting concluded, it was time to turn the floor over to our host and emcee Augie T. for the presentation of the door prizes. With his usual style and panache, he kept the crowd in stitches while dozens of fabulous prizes—including gift cards to popular retail stores and restaurants, and a trip for two to Las Vegas—were given out to lucky members.

Then it was time to celebrate! In the Coral Ballrooms, more than 1,000 members, family and guests enjoyed a delicious Hawaiian feast, while Sonya Mendez and her band performed an energetic set of disco-era standards mixed with Latin-tinged pop songs.

Rising island music star Nomad then took the stage to perform his radio hits as well as covers of well known tunes. He even improvised an on-the-spot jingle about HiTel FCU!

We closed out the event in fine style, dancing the night away to the sounds and light show provided by Mystical Sounds. A huge mahalo to all who attended! See you all next year!

Top row (from left): President Norman Okimoto addresses the meeting attendees; Las Vegas prize winner; William "Primo" Pimental honors Donald "Scotty" Bowman

Second row (from left): Emcee Augie T.; Nomad takes the stage; the beautiful table setting

Third row (from left): Dinner is served; Members cutting a rug; Sonya Mendez performs.



Check out facebook.com/hitelfcu for many more photos!



Chairman's Message

Aloha Members,

What a delight it was to see all of you at our Annual Meeting and Dinner. Kudos to our Credit Union staff for organizing a truly memorable evening. I am already looking forward to next

year's event. If you weren't able to make it this year, I strongly encourage you to join us in 2019.

At the meeting and dinner, we acknowledged and showed our appreciation for our friend and colleague Donald "Scotty" Bowman, who is retiring from our Credit Union Board. Scotty's passion and zeal for life has had a significant impact on me, and on all who were lucky enough to work with him. His contributions to our Credit Union (and the credit union industry at both the state and national level) over the years have had a tremendous impact on the credit union movement and his constant presence will be greatly missed. Mahalo Scotty, for all that you have done and we wish you good luck in all of your future endeavors!

I would also like to welcome Wanda Beppu and Michael Yee to the Board of Directors. We could not ask for more qualified and experienced people to help guide our Credit Union into the new year and beyond. My fellow board members and I are committed to work diligently to serve you, our loyal members.

Sincerely,
Glen Moribe, Board Chairman

MEET THE 2018-2019 BOARD OF DIRECTORS



At the Credit Union's annual meeting, which took place on Saturday, March 24, at the Hilton Hawaiian Village, it was announced that Wanda Beppu and Michael Yee filled the two vacancies on the Board of Directors.

They join Board Chairman Glen Moribe, Vice Chair William "Primo" Pimental, Treasurer Calvin Choy, and Board members Ken Miyasato and Deborah Lau Okamura.



The 2018-2019 Board of Directors (from left): Michael Yee, Calvin Choy, Wanda Beppu, Deborah Lau Okamura, Glen Moribe and William "Primo" Pimental. Missing from picture: Ken Miyasato.

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*

Airport Branch

277 Elliott St, Honolulu
PH: (808) 835-3344
Mon. – Fri.: 7:30 AM to 3:30 PM

Bishop Branch

1188 Bishop St, 11th Fl (Restricted Access)
PH: (808) 521-1077
Mon./Wed./Fri.: 7:30 AM to 3:30 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 Kula 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.

Board of Directors

Chairman: Glen Moribe
Vice Chairman: William "Primo" Pimental
Treasurer: Calvin Choy
Secretary: Wanda Beppu
Directors: Ken Miyasato, Deborah Lau Okamura, and Michael Yee

President: Norman Okimoto

Belonging Editors: Paulette Ito, Daren Soliven

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



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.....	0.45% APY+
\$50,000.00 – \$99,999.99.....	0.40% APY+
\$5,000.00 – \$49,999.99.....	0.35% APY+

*APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 04/01/2018, fees could reduce earnings on the account. Rates are subject to change without notice.

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 Yield is accurate as of 04/01/2018. Rates are subject to change without notice.

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

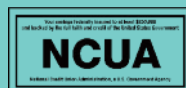
The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next 0.25%. The Current Variable Index Rate is current as of 07/01/2017 and will not exceed 18.00% APR. The Current Variable Index Rate has a minimum 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.

CONTACT US:

Main Number: 808-832-8700
Toll-Free Number: 1-800-272-5255
AnyTime Teller: 1-877-283-4897
Lost or Stolen VISA Credit Card:
 1-800-449-7728



Federally insured by NCUA



THE FUTURE IS BRIGHT KING ST. BRANCH GETS NEW LIGHTS

If you have visited our King Street branch lately, you may have noticed that it's looking brighter than ever! This is thanks to our recent switch from fluorescent lighting to LED lights.

Why the change? LED (which stands for Light Emitting Diode) lights offer key advantages over fluorescents:

- More Energy Efficient — LED's provide more light while using less power
- No Toxic Elements — safer for the environment
- Longer life span — LED's last up to six times longer



Workers install new lighting at the King St. branch.

Come down to King Street and see our branch in a whole new light!

OUR BRANCHES: BY THE NUMBERS



Highlighted Employee



Keeping Kids Safe Online

In the first of this series of articles, we will provide suggestions (as put forth by the Federal Trade Commission) on keeping your child safe in today's online environment.

Communicating online has quickly supplanted almost all other methods of keeping in touch with our friends and family. Modern life is fast paced, and the internet and social media provide us a quick and easy way to stay in contact. With this convenience, however, comes risk: risk of your child being exposed to inappropriate content and behavior, or worse, making contact with persons unknown. Parents can minimize these risks by having an open dialogue with their children about how they communicate.

Starting Young

Adults are constantly using their smart phones, computers, and other mobile devices. Kids see their parents doing this and become indoctrinated at an early age. As soon as your child is old enough to use a phone, tablet or computer, it is the ideal time to talk to them about how they conduct themselves while online.

Make the First Move

Don't wait for your kids to approach you, initiate the conversation yourself. The news is full of unfortunate stories of cyber-bullying or accidents caused by distracted driving. Use those as an opportunity to shape their attitudes toward their online behavior.

Be Clear on What You Expect

Be open and honest about what you expect out of your children while online. Be clear on what websites and actions are forbidden by you. While parental controls such as website blocking and monitoring tools will certainly be effective, your kids need to hear directly from you as to what they should and shouldn't do.

Patience is Key

Keep in mind that this will not be a "one and done" conversation. Most kids learn through repetition, and you may need to provide the same information multiple times before it begins to take hold. Be patient, supportive, and keep the lines of communication open.

Our west side members may recognize the sparkling smile of our Highlighted Employee for this issue — Heidi. She has been with Hawaiian Tel Federal Credit Union for nearly four years, beginning as a Teller at our branch in the Kunia Walmart. Heidi is now at our King Street location, where she works in the Accounting department.

In her spare time Heidi enjoys long walks around her neighborhood with her fiancé. She also loves animals and her other constant companion is "Champy," a Jack Russell Terrier.

On some days you can find her on her couch, binge watching old episodes of "Friends" and "The Office" on Netflix. She also loves to travel and names Disneyland as one of her favorite vacation destinations.

Having been at the Credit Union since 2014, Heidi has made a lot of friends here, and enjoys the camaraderie of her fellow employees. "My co-workers are like my family," she says.

Heidi's Favorites:

Movies: Comedies and Scary Movies

Food: Thai

Color: Turquoise



HEIDI, ACCOUNTING ASSISTANT



Beginning with Memorial Day weekend and ending after Labor Day, Summer brings us 101 days of fun and relaxation! With our **101 Summer Time** promotion, HiTel FCU wants you to get the most out of each and every one of those days. We're giving away **FREE WET 'N' WILD GOLD PASSES** to help make your summer a memorable one.

Offer good for new Kids Club and Share Certificate accounts only. Minimum deposit for a Share Certificate for this promo is \$1,001 new money drawn from another financial institution. Penalties for early withdrawal. For new Kids Club accounts, initial deposit must be at least \$101. One voucher per member/account. All terms must be met. Offer good while supplies last or 7/31/2018. 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. Voucher has no monetary value. Federally insured by NCUA.



Get your **FREE GOLD PASS**
Open a Kids Club club account with \$101

OR

Open a Share Certificate with \$1,001

Wet 'n' Wild Gold Pass Features:

- **FREE Parking**
- **Unlimited visits through December 31, 2018**
- **Bring-A-Friend FREE ticket good from Aug. 1 - Sept. 30, 2018**
- **FREE Admission to Twilight & Dive'n'Movie Nights**
- **10% OFF retail purchase (\$20 or more excluding food and beverages)**



Splash Into Summer and Make the Most of it!

There's nothing quite like the excitement of Summer vacation. The thrill of traveling, discovering new places and relaxing with family makes it one of the best times of the year. But before you pack your bags, make HiTel FCU a part of your Summer planning.

HiTel FCU Visa Cards - the Perfect Companion

Our Visa cards are ideal for travel. They're accepted at millions of locations worldwide, and can even earn you travel and merchandise rewards. If you are currently not a HiTel FCU Visa card holder, call us today and we will be glad to fix that!

On the go? Let us know!

If your vacation plans are taking you out of state or to another country, be sure to inform us, especially if you will be using your HiTel FCU Visa or Debit Card. We'll make sure that you are protected and not inconvenienced.

Foreign Currency Exchange

Visiting a far-away land? Take care of currency exchange right here at home. We have over 80 foreign currencies available to buy and sell. It's convenient, safe and your money will be ready in just five business days. If you have currency left over after your trip, we will even buy it back from you.

Travelers Checks

Travelers Checks are also a good alternative to cash when on the road. They're safe, accepted around the world and can be easily replaced if lost or stolen. Best of all, they're free, and available at all branches.

Nationwide Shared Branching

You can also take advantage of our nationwide network of shared branching locations to access your HiTel FCU funds. All you need is a picture ID and your account number! Search **co-opcreditunions.org** for a convenient location.

TRAVEL TIP: Make copies of your ID, passport and debit/credit cards. Leave one set at home and take the other set with you in case anything is lost or stolen. Remember to treat these documents like cash.

UPCOMING HOLIDAYS

Hawaiian Tel FCU will be closed on the following days:

Memorial Day — Monday, May 28

King Kamehameha Day — Monday, June 11

Independence Day — Wednesday, July 04

SUMMER IS ALMOST HERE! TRAVEL SAFE AND SMART WITH HITEL FCU
BY FOLLOWING A FEW HELPFUL TIPS >> See page 5 for more info

EASTER COLORING CONTEST WINNERS

To celebrate Easter and the arrival of Spring, we held our annual coloring contest for kids of all ages. The response was tremendous, as we received dozens of entries, each one of them bursting with the cheery colors of the season! **Congratulations and thank you to all who participated!**



Jasmine R.



Lacey I.



Laie A.



Susan O.



Sade



Kayla W.



Kelcie Y.



Adison



**CONGRATS
TO ALL OUR
FABULOUS
WINNERS!**