



**Hawaiian Tel**  
Federal Credit Union

# Belonging

**JULY 2018** A NEWSLETTER FOR MEMBERS

## Welcome Times Federal Credit Union

### Times FCU Is Merging with Hawaiian Tel FCU



We are very excited to announce that Times Federal Credit Union will merge with Hawaiian Tel Federal Credit Union, effective August 31, 2018. Times FCU members voted overwhelmingly in favor of the merger on February 15, 2018, and the regulatory agencies that oversee both credit unions have given the go-ahead for the merger to take place.

Beginning September 1, 2018, our newest member-owners will be able to enjoy all of HiTel FCU's member benefits, including more branch options, more products and services, weekend banking hours at our Walmart locations, and a myriad of other HiTel FCU member perks.

For existing HiTel FCU members, the addition of Times FCU's membership to our 'ohana is also an exciting development, as it is a sure sign of the Credit Union's stability, strength and growth.

This partnership will allow us to provide another convenient service location for

our members. The office is located in the Airport Industrial Park at 3375 Koapaka Street, Suite D-106. The phone number for this branch is 831-0986.

We would also like to welcome Darlene Gonzalez to our Credit Union staff 'ohana, as she will stay on as VP-Times FCU.

Times FCU began operations in 1958, and grew to hold assets totalling \$7.3 million. It's 1,049 members are employees of Teruya Brothers Ltd., Times Super Market, Fastop Convenience Stores, Ilima Hotel, Big Save Stores and their immediate families.



**Darlene Gonzalez, VP-Times FCU**

#### NEW BRANCH LOCATION

**Airport Industrial Park Branch**  
3375 Koapaka Street  
Suite D-106  
PHONE: 831-0986.



#### ANNOUNCEMENT COMING SOON



**Hawaiian Tel Federal Credit Union is getting a NEW NAME!**

See page 2 for more.



who will soon be a part of our financial 'ohana once the merger becomes final on August 31, 2018.

It is an honor to have the opportunity to take care of all your money needs. We are confident our products and services will meet or exceed your expectations, and encourage you to take full advantage of everything we have to offer.

Although there is always a lot of activity going on here at HiTel FCU, you really could not have joined at a more exciting time. We are about to begin a major new chapter in our Credit Union's existence. I am thrilled to announce that we are changing our name!

A company's name is its single greatest asset. It identifies you and makes you unique from any other entity. This was not a task that we entered into lightly. After years of research and soul searching, we feel we have found the name that best describes who we are. We cannot wait to share it with you.

Sincerely,  
Glen Moribe, Board Chairman



## Chairman's Message

Aloha Members,

On behalf of my fellow Board directors and the staff of HiTel FCU, I would like to extend a warm welcome to the members of Times Federal Credit Union,

# HAWAIIAN TEL FCU IS GETTING A NEW NAME



On August 31, 2018, Hawaiian Tel Federal Credit Union will be officially changing its name. A name change is a tremendous undertaking, and is the result of an extended period of careful, meticulous planning and forethought.

The Board of Directors and management staff have worked closely with one another to produce a name that more accurately represents our focus and mission. The new name honors our past, celebrates our present, and directs our future.

Though our name will change, you can expect the same level of member service with aloha that you have grown accustomed to as a valued member-owner of this Credit Union.

Be sure to stay tuned to our website, social media pages and newsletters for all the latest information on our re-branding. It's going to be an exciting and memorable year!

### 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 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.

#### 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

## 2.25% Annual Percentage Yield

Share Certificate (60 months).....**2.25% APY+**  
 Share Certificate (48 months).....2.00% APY+  
 IRA Certificate (12 months).....1.01% APY+

## VIP Money Market Accounts

\$100,000.00 and over.....0.60% APY+  
 \$50,000.00 – \$99,999.99.....0.50% APY+  
 \$5,000.00 – \$49,999.99.....0.45% APY+

\*APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 07/01/2018, 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



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# HURRICANE SEASON BE PREPARED WITH A SUPPLIES KIT

Summer brings with it the start of hurricane season in Hawaii. Taking the time to assemble a disaster supplies kit to meet the basic needs of your household will help bridge the temporary loss of everyday conveniences. The time to prepare a disaster supplies kit is now. During an emergency, supplies will be in big demand and stores will run out of inventory quickly. The American Red Cross recommends six basics to stock at home:



**WATER.** Store 1 gallon of water per person per day. Keep at least a 3-day supply of water in your household.



**FOOD.** Store at least a 3-day supply of non-perishable food.



**FIRST AID SUPPLIES.** First aid kit and medicines you may need



**CLOTHING.** Include at least one complete change of clothing and footwear per person.



**BEDDING.** Clean sheets and blankets.



**TOOLS and SUPPLIES.** Radio, batteries, flashlight, can opener, utility knife.

For more information, visit [redcross.org](http://redcross.org).

## BEWARE OF DISASTER RELIEF SCAMS



With the recent spate of disasters that have hit Hawaii, thousands of residents were anxious to donate to relief funds to help those in desperate need. Be aware that scammers often attempt to capitalize on public concern by setting up fake charities and other bogus relief efforts. Follow these tips from the Federal Trade Commission to avoid being caught up in a scam:

•**Stick to charities you know.** Donate to the Red Cross or Salvation Army relief efforts instead of charities with websites that seemingly spring up overnight.

•**Beware social media charity messages.** Don't assume that relief effort posts on social media are legitimate.

•**Do your research.** Take a thorough look at the organization before you open your wallet. Visit charity evaluation websites such as Charity Navigator, Charity Watch, GuideStar, or the Better Business Bureau's Wise Giving Alliance.

Give from the heart, but don't forget to use your head!



# Highlighted Employee



## Keeping Kids Safe Online

*In the second 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.*

### Internet Safety at Different Ages

**Young Kids.** Supervision is important. When very young children begin using mobile devices or a computer, they should be supervised closely by a parent or caregiver. If little kids aren't supervised online, they may inadvertently stumble onto content that could scare or confuse them. Once you are comfortable that your young children are ready to explore on their own, it's still important to keep a close watch. You may want to restrict access to sites or apps that you've visited and know to be appropriate — at least in terms of their educational or entertainment value.

For further control over what your kids see online consider tools that feature website filtering and blocking, which limit access to certain sites, words and images. There are also internet browsers and kid-oriented search engines you can use that filter search results for sites and materials appropriate for kids.

**Tweens.** Tweens should be made to feel some measure of autonomy, but not be left completely alone as they become increasingly savvy of the online landscape. Many 8- to 12-year-olds are adept at finding information online, but they still need guidance to help them understand which sources are trustworthy. For tweens as well as younger children, consider setting limits on how long and how often they are allowed to go online — whether on computers, phones or other mobile devices.

**Teens.** Teens are forming their own values and starting to take on the values of their peers. Many are eager for more independence from their parents. However, they need to learn how to exercise judgment about being safe online and act in accordance with their family ethic. Teens have more internet access through mobile devices — as well as more time to themselves — so it isn't always possible for you to be in the same room when they're online. They need to be aware that you and other family members can ask them about their online activities and habits.

Members who regularly visit our main branch in Kalihi may recognize our Highlighted Employee for this issue — Heather. Heather has been with Hawaiian Tel FCU for three years, beginning her career with us as a teller, before transferring to the New Accounts Department.

On weekends and in her spare time, Heather enjoys going to the beach, barbecuing and soaking up the sun with friends and family, including her six-year-old daughter.

When it comes to music, Heather is a bit of an “old soul” and prefers music from the by-gone eras of the 60's through the 90's. Her favorite musical artist is Engelbert Humperdinck. “I like his voice and his lyrics,” she says.

Though there are many things she likes about working at HiTel FCU, Heather says it's her co-workers that really make the experience enjoyable. “I love that coming to work is like being with my second family.”

### Heather's Favorites:

**Movies:** “The Jurassic Park movies”

**Actor:** Paul Walker

**Color:** Neon Green



HEATHER, NEW ACCOUNTS REPRESENTATIVE

# SCHOOL TOOLS

Helping Hawaii's Keiki Get Ready for School

In June and July, HiTel FCU branches became collection centers for school supply donations as part of Helping Hands Hawaii's School Tools program. School Tools aims



to put school supplies into the hands of Hawaii's underprivileged students. The program held a donation drive on June 30 and collected money and supplies to help those in need. Mahalo to all our generous members who donated at our branches, or at the drive!

## Share Certificate Specials

INVEST NOW. ENJOY THE BENEFITS LATER.

**2.50%**  
ANNUAL PERCENTAGE YIELD  
23 MONTHS • \$5,000 MINIMUM

**2.00%**  
ANNUAL PERCENTAGE YIELD  
15 MONTHS • \$5,000 MINIMUM

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RATES SUBJECT TO CHANGE WITHOUT NOTICE.  
FEES COULD REDUCE EARNINGS.  
PENALTIES FOR EARLY WITHDRAWAL.  
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## HiTel FCU's BillPayer Puts Your Finances at Your Fingertips

HiTel FCU's BillPayer is the easy, fast and secure way to pay all your bills in one place. BillPayer is a great way to manage all your payments. You can pay virtually any company or person in the United States right from your HiTel FCU checking account, all with the click of mouse.

**Get Organized.** With BillPayer you can group similar payments like utilities, cable and phone into categories, such as 'Household.' It's a great way to help keep you organized and on top of your bills.

**E-bills.** You can choose to receive bills online rather than through the mail. They're more convenient than paper bills, secure and easy to manage.

**E-mail Reminders.** BillPayer allows you to set e-mail reminders that notify you when a bill is ready to be viewed, or when it's due.

**Automatic Payment.** For your bills that are the same each month, such as your mortgage, auto loan, or cable bill, take advantage of the automatic payment feature and your bill will be



paid each month — automatically! It's like having your own personal assistant paying your bills for you.

**Online Bill History.** Need to confirm that a payment was made? Your bill history is right at your fingertips! You can search past bills by payee, date or payment status.

**Safe and Secure.** Financial experts agree that online bill payment is safer than sending traditional paper checks, reducing your risk of fraud and identity theft.

BillPayer is available to all Home Branching users. If you are currently not a Home Branching user, visit our website at [hitelfcu.com](http://hitelfcu.com) and click on the 'Sign Up For Home Branching' link.

**UPCOMING HOLIDAYS**

Hawaiian Tel FCU will be closed on the following days:

**Labor Day** – Monday, September 3

**Columbus Day** – Monday, October 8

**Veterans' Day** – Monday, November 12

**SHARE CERTIFICATE SPECIALS: PUT YOUR MONEY TO WORK FOR YOU! >> See page 5 for more info**

**ESPN 1420 SPORTS FEST**

For sports enthusiasts, the place to be was the Blaisdell Exhibition Hall on Saturday, June 16 for the 7th Annual ESPN 1420 Sports Fest. HiTel FCU was also at the event – which features the latest in sports and health related products – promoting “financial fitness” and meeting with the community about our products and services.



We brought along our famous friends Yoko and Kalea, as well as the ‘HiTel Hurricane’ money-grabbing machine, which was a huge hit with the crowd. Although it was just play money in the machine, the prizes were 100% real and fabulous! The top grabbers walked away with gift cards to popular retail stores and local attractions.

**CASUAL DAY 2018**

If you visited any of our branches on Wednesday, June 20, you may have noticed that some of our staff were absolutely glowing in their bright green shirts. We were participating in United Cerebral Palsy of Hawaii’s (UCPA) Casual Day event. The annual day of dressing down is a benefit for UCPA, which provides service programs for those with cerebral palsy or require similar service needs. Together, our staff raised over \$1,700 for a cause that is near and dear to us.

