

Belonging

OCTOBER 2018 A NEWSLETTER FOR MEMBERS

HAWAIIAN TEL FEDERAL CREDIT UNION
IS NOW



Hawaiian Financial Federal Credit Union

AN EXCITING NEW ERA HAS BEGUN

On September 4, 2018, we officially changed our name from Hawaiian Tel Federal Credit Union to Hawaiian Financial Federal Credit Union, thus beginning an exciting new chapter in our Credit Union's history. And while our name has changed, you can expect the same level of "service with aloha" that you've become accustomed to.

Why the Name Change?

While the phone company will always be an integral part of our proud heritage, our Credit Union has operated as its own separate entity for over 40 years. During that time, our Credit Union changed its charter to include everyone who lives or works on Oahu, and is the leading merger partner with 15 other local credit unions (see list below).

The Board of Directors and management staff aimed to strike a balance with the new name that acknowledges our past but also celebrates our future.

To honor our past, we have kept the same type face and updated the elements of our existing logo. At the same time, Hawaiian Financial FCU is a more inclusive name, and an accurate reflection of our current membership base. It is also a name that will grow with the Credit Union in the years and decades to come.

In September, we began actively rolling out the new name at the UH football games and other events around town. Watch for promotional spots on radio and TV in the coming weeks and months!



Promoting our new name at the UH Football games...



... and at the All-American Rodeo.



Hawaiian Financial FCU staff sporting the new colors.

THE HAWAIIAN FINANCIAL FAMILY OF CREDIT UNIONS

- Aiea Federal Credit Union
- American Trust Federal Credit Union
- Board of Water Supply Federal Credit Union
- Central Oahu Community Federal Credit Union
- Church of World Messianity Federal Credit Union
- Halekulani Federal Credit Union
- Hawaii Teamsters Federal Credit Union
- Hawaiian Airlines Federal Credit Union
- Island Traditions Federal Credit Union
- Oahu Plumbing Federal Credit Union
- ORAL Federal Credit Union
- Sheraton Federal Credit Union
- Star Markets Federal Credit Union
- Times Federal Credit Union
- Waipahu Federal Credit Union



Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

For our Credit Union, it was an extra-special day, as it was the first ICU Day we observed as Hawaiian Financial FCU. Those who came by and did a transaction with us on that day received a special commemorative gift.

Hawaiian Financial FCU celebrates ICU Day each year because we believe the not-for-profit structure and the people helping people philosophy of credit unions make them the ideal financial partners for all people. This year's theme was "Find your platinum lining in credit unions," and was the 70th anniversary of ICU Day. It was a chance to reflect and be thankful for the lives and communities that have been improved by the unique principles and actions of credit unions.

Hawaiian Financial FCU is proud to be part of a worldwide movement that's made helping people its number one priority for more than 160 years.

Sincerely,
Glen Moribe, Board Chairman



Chairman's Message

Aloha Members,

On Thursday, October 18, Hawaiian Financial Federal Credit Union, along with more than 56,000 credit unions around the world, celebrated International

GET READY FOR THE HOLIDAYS WITH HAWAIIAN FINANCIAL FCU

While it seems like Summer has just ended, it's already time to start planning for the Holidays! Hawaiian Financial FCU has got you covered.

Christmas Savings Accounts. You may have noticed a substantial bump up in your savings or checking account balance in the first week of October. As of **October 1**, your Christmas Savings account funds have transferred to your savings, checking or VIP Money Market account (whichever you specified), just in time for Holiday shopping. If you don't have a Christmas Savings account, now is the perfect time to open one! Call 832-8700 for more information.

Holiday Money Envelopes. Giving cash for the Holidays? Our Holiday Money Envelopes are just the right size! These are sure to go quickly, as they do every year, so stop by your favorite branch to get yours!

2019 Pocket Planners. Get a jump start on planning out your 2019 with our handy 2019 Pocket Planners. They're great for keeping track of appointments and other important dates!

Money envelopes and pocket planners available starting November 23. Limit one (1) pocket planner, and limit five (5) money envelopes per member.



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

Airport Industrial Branch

3375 Koapaka Street, Suite D-106
PH: (808) 831-0986
Mon. – Fri.: 8:30 AM to 4:30 PM

Bishop Branch

1177 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 Kuaia 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, Darren Soliven

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

RATE WATCH

2.50% Annual Percentage Yield

Share Certificate (23 months).....	2.50% APY++
Share Certificate (60 months).....	2.25% APY+
Share Certificate (15 months).....	2.00% APY++
Share Certificate (48 months).....	2.00% APY+
IRA Certificate (12 months).....	1.31% 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+

++ \$5,000 MINIMUM BALANCE. *APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 10/16/2018, 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

GET 10 FREE TRANSACTIONS AT HAWAIIAN FINANCIAL & BANKOH ATM'S

Need to use an ATM but concerned about fees? We're here for you! You get 10 FREE ATM transactions per month at all Hawaiian Financial FCU ATMs, as well as Bank of Hawaii ATMs. With your Hawaiian Financial FCU ATM card or debit card, you can:

- Withdraw funds
- Check your balance
- Transfer funds

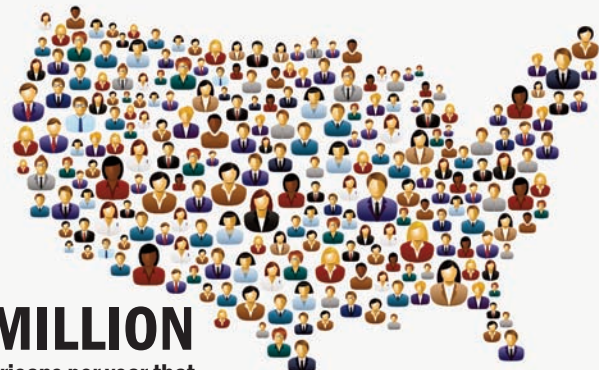


You can also use your card(s) at any ATM with the Cirrus® logo, but please note that these transactions are subject to additional charges and fees.

There will be a \$1.00 fee at all non-Hawaiian Financial FCU and non-Bank of Hawaii ATMs, and after the first 10 per month at Hawaiian Financial FCU or Bank of Hawaii ATMs. Surcharge and fees may be charged at non-Hawaiian Financial FCU and non-Bank of Hawaii ATMs. Transactions are withdrawals, balance inquiries, transfers and denials.

IDENTITY THEFT STATISTICS

SOURCES: Forbes, Credit.com, Lifelock, ftc.gov



9 MILLION
 Americans per year that are victims of Identity Theft.



\$500
 Average cost to resolve Identity Theft issues.



30 HOURS
 Average time spent resolving Identity Theft issues.

43%
 Percentage of Identity Theft from stolen wallets, credit cards, checkbooks and statements.



1 Great way to minimize the impact of Identity Theft!

See page 5 for details!



Highlighted Employee

Keeping Kids Safe Online

In the third installment 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.

Establishing Credibility

In the virtual environment of the internet, the line between reality and fantasy is easily blurred. It is important to emphasize the concept of 'credibility' to even the most tech-savvy of children. Discussions should include the following:

- not everything they see on the internet is "true" or factual
- people online may NOT be who they appear to be or say they are
- information and images shared online can be seen by a global audience
- once something is posted online, it is there permanently and is nearly impossible to "take back"

Online Manners and Etiquette

Because they don't see facial expressions, body language, and other visual cues, teens and tweens may feel less inhibited, and may be more likely to do or say things online that they wouldn't do in a face-to-face interaction. Remind them that behind the flashy screen names and avatars, there are real people with real feelings, and that they should act accordingly. A good rule of thumb is to treat people online the same way you would treat them in person.

Talk About Expectations

Set reasonable expectations when you talk to your kids about their online behaviors and activities. Anticipate how you will react if you find out that they've done something online you don't approve of.

If your child confides in you about something scary, confusing or inappropriate that they've encountered online, try to work together to prevent it from happening again.

For more information, visit: ftc.gov/netcetera.

It's time to say hello to our Highlighted Employee for this issue — Samantha. She has worked at Hawaiian Financial Federal Credit Union for four years, beginning as a Teller, before transferring to the New Accounts Department in 2016.

Samantha has a deep love and appreciation for the Hawaiian culture. She owns a small business making lei, hosting lei making classes, and creating floral arrangements for various events. A favorite weekend pastime activity is going to the beach with her family, which includes her three children (ages 4, 3 and 2).

Describing herself as "outgoing and spunky," and with a "go get 'em" attitude, Samantha has really bonded with her co-workers—or as she calls them—"my work family."

"Over the years, working with the same people day in and day out, you can't help but become close," she says. "I truly value the people and relationships I've built with my CU family over the years."

Movies: "Training Day"

Actor: Jason Momoa

Color: Turquoise ("It reminds me of the ocean.")



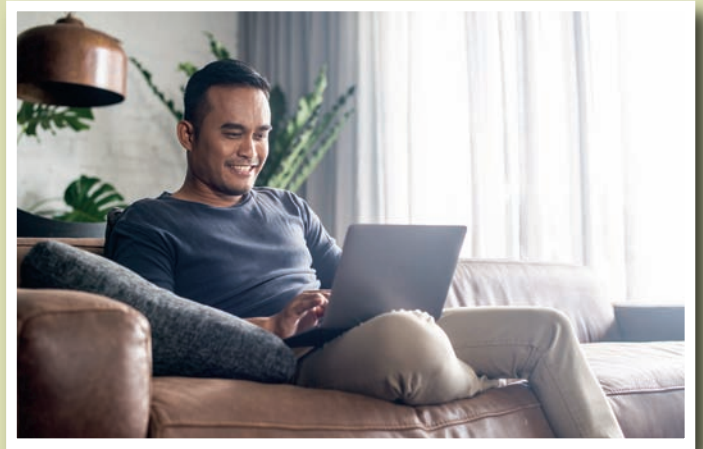
SAMANTHA, NEW ACCOUNTS REPRESENTATIVE

Easy Account Monitoring WITH MYFINANCIAL

Identity theft and other fraudulent account activity is on the rise. In 2017, over 16 million Americans fell victim to fraud,* a record high. Experts agree that the key to minimizing the impact of fraud is to be vigilant about monitoring your financial accounts.

How can you stay vigilant? We've made it easy for you! One of the best security measures against cybercrime is right in your Home Branching – we call it **MyFinancial**.

MyFinancial is an online tool which allows you to see all your accounts (including accounts at other financial institutions) in one place. Syncing your accounts spares you the hassle of having to jump back and forth across your various bank, credit union, and credit card sites or apps, to monitor transactions.



Syncing is a very powerful tool, especially for accounts you don't use all the time, since you know where you're spending your money better than anyone. If something looks fishy, you'll likely spot it before any algorithm. Syncing your accounts in MyFinancial makes fraudulent account activity faster to catch, and helps you to restore your good name a lot sooner. For more details on MyFinancial, visit hificu.com/services/tutorials.html.

*Source: Insurance Information Institute; <https://www.iii.org/>

INTERNATIONAL CREDIT UNION DAY 2018 MAHALO FOR CELEBRATING CREDIT UNION DAY WITH US!



October 18, 2018, marked the 70th anniversary of International Credit Union Day. This year's theme was **"Find Your Platinum Lining."** It combined the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world joined in celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasized the credit union movement's loyalty to its

members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over **235 million people** are served by credit unions in 109 countries and 6 continents.

At **Hawaiian Financial FCU**, we celebrated the occasion by giving a free gift to all members who stopped by and did a transaction with us. Mahalo to those of you who celebrated ICU Day with us! See you next year!



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

- Veterans' Day** — Monday, November 12
- Thanksgiving Day** — Thursday, November 22
- Christmas Day** — Tuesday, December 25

WE'VE CHANGED OUR NAME! HAWAIIAN TEL FCU IS NOW HAWAIIAN FINANCIAL FCU! >> See page 1 for more info

Save *the* Date

March 30, 2019 • 5:00pm - 10:00pm • Hilton Hawaiian Village

It's almost time to start making plans for our 2019 Annual Meeting and Dinner! At the Annual Meeting, we will share about our credit union's 2018 performance and look ahead to the exciting plans we have for 2019 and beyond. We'll also be giving away over \$3,000 worth of door prizes!

At our Annual Dinner, you will be treated to a delicious meal and fabulous entertainment from some of Hawaii's top musical performers. Stay tuned for more information!



CAR SHOPPING? GET AUTOSMART



Looking for a new car? On the **AutoSmart** website, you can:

1. Search the On-line Inventory of available cars, specifying the make and model of the car you want;
2. Calculate Payments;
3. Apply Online

Get started now at **hificu.com** (click on the Auto Buying link) or scan the QR code with your smart device.



MOBILE DEPOSIT NOTICE: Effective immediately, members using the remote deposit capture service must endorse the back of the check with the words:

FOR HIFICU MOBILE DEPOSIT ONLY. ACCOUNT # _____

Checks not endorsed properly will be rejected causing a delay to your deposit.