

Belonging

FEBRUARY 2019 A NEWSLETTER FOR MEMBERS

HiFi FCU Brings Holiday Cheer

CREDIT UNION HELPS FAMILY TOUCHED BY TRAGEDY

Hawaiian Financial FCU always looks for ways to give back to the community we proudly serve. Recently, the Credit Union had an opportunity to partner with KHON2's 'The Big Give' program to help bring a little Holiday cheer to a family that faced a devastating tragedy.

In July 2018, the Rivera family of Ewa Beach was involved in an automobile accident that claimed the life of their two year old son Liam, and sent mom Kristy to the hospital. The crash happened in California, where the family was traveling for son Jayden's baseball tournament.

Before the accident, the Riveras were planning on returning to California to take their three sons to Disneyland.

Though everything was in doubt following the tragedy, they decided to go through with the trip after all, to help bring some measure of healing to the family.

KHON2's Howard Dashefsky and Marisa Yamane surprised the Riveras during an on-camera interview and presented them with a \$2,500 check, making them the second family helped by the Credit Union in the Big Give program.

"I want to thank everyone and we're just so grateful and so thankful that we have those people," said Kristy Rivera.

"It brought us great pleasure to help the Rivera 'ohana in this small way," said Paulette Ito, VP Marketing & IT. "This is what 'making a difference' in the community is all about."



Bryson & Kristy Rivera and Paulette Ito, Sr. Vice President Marketing / IT



Howard Dashefsky and Marisa Yamane present a check to the Riveras.



The Riveras at Disneyland.



SEE PAGE 5

THE LONG WAIT IS OVER! RESERVE YOUR TICKETS STARTING FEB. 1!

ANNUAL MEETING & DINNER

DINING

DANCING

DOOR PRIZES

DON'T MISS OUT!



financial 'ohana, and helped us to continue to achieve a sustained growth for the organization.

Another momentous event was the changing of our name — going from Hawaiian Tel Federal Credit Union to Hawaiian Financial Federal Credit Union. We boldly moved forward, ushering in a new era, to shape the future of this institution and pave a path that we will follow in the years and decades to come.

And the best part is, we did it together.

Our endeavors as a leading Credit Union are possible due to these three vital components: visionary leadership; hard-working dedicated staff, and the support of our loyal membership. It continues to be our honor and privilege to take care of all your financial needs... for life.

On behalf of my fellow board members—as well as Credit Union staff—have a happy, healthy and prosperous 2019.

Sincerely,
Glen Moribe, Board Chairman



Chairman's Message

Aloha Members,

Here at the Credit Union, the year 2018 was an historic one. Our merger with Times Federal Credit Union allowed us the privilege of welcoming nearly 1,000 new members into our

IT'S TIME TO CELEBRATE THE YEAR OF THE BOAR 2019

According to the Chinese zodiac, the Year of the Boar will be a prosperous one. To celebrate, we're ringing in the new year with our exclusive 'Year of the Boar' savings banks. The first in the series of banks to be emblazoned with the Hawaiian Financial FCU name and logo, these banks are sure to be a popular item!

The 'Year of the Boar' bank is yours FREE, when you open a Kids Club account with at least \$100. Hawaiian Financial FCU's Kids Club accounts are an ideal way for your keiki to learn the importance of saving. By using a tiered structure that rewards higher savings levels with fun merchandise and prizes, your kids will take an active interest in tracking their money.

To open a Kids Club account, visit your nearest Hawaiian Financial FCU branch or apply online at www.hificu.com.



Open a KIDS CLUB Account with:	And you receive:
\$25	KIDS CLUB Luggage Tag
\$100	EXCLUSIVE Year of the Boar Bank KIDS CLUB Luggage Tag
\$200	KIDS CLUB Lunch Tote EXCLUSIVE Year of the Boar Bank KIDS CLUB Luggage Tag
\$500	25 KIDS CLUB Tokens KIDS CLUB Lunch Tote EXCLUSIVE Year of the Boar Bank KIDS CLUB Luggage Tag

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 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, 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 5 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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FINANCIAL DOCUMENTS WHAT TO KEEP AND FOR HOW LONG

Now that the new year has arrived, many of us may be looking to start things off on a “clean slate.” And what better way to do that than by getting rid of clutter? When it comes to financial documents, however, it might not always be easy to go “out with the old and in with the new.” Here is a handy guide that can help.

Credit Union Statements

In case of an IRS audit, you’ll want to keep your credit union statements for up to three years. **HiFi FCU** provides online statements which you can archive on your own, helping you reduce the amount of paper you have to keep.

Receipts

If you have receipts for anything that is itemized on your tax return, you should keep those for three years, along with your tax records.

Pay Check Stubs

You’ll want to keep your pay check stubs through the end of the year. Once you compared them to your W-2 and yearly Social Security statements, you can throw them out.

Credit Card Statements

With fraud and identity theft on the rise, you need to pay close attention to your credit card statements. Before you get rid of them, confirm the charges are correct, and that you have proof of payment.

Tax Returns

The IRS recommendation is that you “keep records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later.”

Utility Bills

Utility bills should be kept for one year before discarding. If you are claiming a home office deduction, you need to keep them for three years.

For more detailed information about record keeping, visit the IRS website at www.irs.gov.



Keeping Kids Safe Online

In the fourth 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.

Socializing Online

In the last few years, social media platforms such as Facebook, Twitter and Instagram have exploded in popularity, and the younger generation regularly shares much about themselves (thoughts, plans, even whereabouts) with the world at large. While this can be helpful in developing social skills, it's important that children know how to navigate these online spaces safely.

Oversharing

One of the many potential dangers of online socializing is oversharing. Posting pictures, videos and/or words that can damage another's reputation or cause hurt feelings should be avoided. Using real-world judgment and common sense can help to mitigate these pitfalls.

Virtual Actions, Real World Consequences

Remind your kids that the words they write and the images they post can have severe consequences in the real world. Kids should only post what they're comfortable with others seeing. Just like in the real world, kids should be encouraged to think about the language they use, and to be sure it is appropriate. Remind them that teachers, coaches, college admission officers, potential employers, and even the police can all view these posts.

Your kids also need to remember that once they post something on social media, they can't take it back. Even if they go back and delete a post from a certain website, older versions of the site could be saved on other people's computers and smart phones and can be easily circulated online.

The following information should NEVER be shared online: social security numbers, street addresses, phone numbers, and family financial information.

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

Aloha 'Oe

Highlighted Employee



Executive Assistant Georgiana Abella, who retired in 2016 after 45 years of dedicated service to the credit union, passed away on October 31, 2018. She was 67 years old.

Georgie started at the credit union in 1971 as a clerk typist, her very first and only full-time job. When initially hired, she worked under the umbrella of the phone company, as the credit union transitioned to become its own entity. In her 45 years, she saw membership grow from a little over 5,000 members to more than 56,000, and assets from nearly \$8 million to over \$600 million. Her dedication and hard work played an impactful part in the credit union's success.

In her tenure at the credit union she worked as a Service Assistant, Financial Consultant, Staff Assistant, Service Representative Supervisor, Teller Supervisor, and then finally in 1991, she became President Norman Okimoto's Executive Assistant until her retirement.



Norman Okimoto noted, "Georgie was an integral part of the credit union's success, and was part of the heart and soul of the credit union. Georgie was extremely smart, dependable, hard working and always carried herself with integrity. She was voted Hawaii Credit Union Employee of The Year in 1997"

If there was one word to describe Georgie, it would be the word LOVE. She LOVED her family, she LOVED her job, she LOVED her friends and she LOVED all her co-workers. The beauty about Georgie was that all these people she loved unconditionally, loved her back unconditionally even more. That's why we miss Georgie every day at the credit union, and will always miss her as a friend and co-worker.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Dr. Martin Luther King Jr. Day — Monday, January 21

Presidents' Day — Monday, February 18

Good Friday — Friday, April 19

IT'S ALMOST TIME FOR THE 2019 ANNUAL MEETING AND DINNER!
JOIN US AT OUR BIGGEST EVENT OF THE YEAR! >> See page 5 to sign up

Members Save Up To \$15 on TurboTax
AND GET A CHANCE TO WIN \$25K!



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This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!



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SHARED BRANCHING NOTICE

Did you know that you can do transactions to your Hawaiian Financial FCU account at hundreds of locations across the country? With our Shared Branching network, all you need is your account number and a photo ID to access your account.

Please note that when doing a shared branching transaction, you will be asked the name of the credit union. Effective immediately you must say "HAWAIIAN FINANCIAL FEDERAL CREDIT UNION," as Hawaiian Tel FCU is no longer our official name.

For a complete list of shared branching locations, see our website at www.hificu.com.